Table I.A.1(1998) Number of private-sector establishments 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	6,197,685	3,758,930	764,744	519,511	388,344	766,156	4,840,741	1,356,944
Industry group								
Agric., fish., forest.	260,716	226,294	19,155	9,775	2,700	2,791	252,360	8,355
Mining	17,094	6,303	1,765 *	1,423 *	2,887 *	4,717	8,326	8,768
Construction	588,896	459,227	78,016	37,691	9,913	4,049	563,037	25,859
Manufacturing	334,432	138,686	64,056	56,338	35,390	39,962	235,113	99,319
Transp., commu., util.	216,827	102,393	25,528	19,304	14,067	55,536	140,642	76,186
Wholesale trade	396,816	211,741	54,880	47,971	28,235	53,988	298,539	98,277
Retail trade	1,433,036	693,771	190,347	131,191	109,079	308,649	966,361	466,676
Fin., ins., real est.	572,281	308,887	38,685	33,576	45,768	145,365	365,318	206,963
Services	2,367,153	1,601,206	292,313	182,241	140,295	151,098	2,000,623	366,530
Unknown	10,433	10,422	*****	*****	11 *	*****	10,422	11 *
Ownership								
For profit, incorporated	3,859,827	1,956,174	570,944	397,177	280,126	655,407	2,770,759	1,089,068
For profit, unincorporated	1,598,467	1,395,505	116,148	44,447	29,306	13,062	1,542,036	56,431
Nonprofit	636,262	391,441	77,652	75,335	68,520	23,313	511,716	124,546
Unknown	103,128	15,810	*****	2,552	10,393	74,374	16,230	86,898
Age of firm								
Less than 5 years	1,057,330	862,089	114,201	51,388	16,025	13,628	1,014,856	42,475
5-9 years	1,003,144	768,468	130,974	63,356	32,136	8,211	941,607	61,537
10-19 years	1,487,930	1,034,591	218,450	127,337	72,715	34,837	1,336,653	151,277
20 or more years	2,121,441	1,085,449	295,803	260,960	213,088	266,142	1,529,733	591,708
Unknown	527,839	8,334	5,316	16,469	54,380	443,339	17,892	509,947
Multi/single status								
2 or more locations	1,501,112	48,713	109,779	228,683	348,519	765,419	266,742	1,234,370
1 location only	4,696,573	3,710,217	654,965	290,828	39,826	738	4,573,999	122,574
Percent full-time employees								
Less than 25%	692,879	549,235	66,913	40,278	22,043	14,410	643,021	49,858
25-49%	410,562	219,548	60,057	33,457	31,549	65,950	300,321	110,242
50-74%	919,869	601,267	109,494	61,259	55,340	92,509	750,403	169,465
75% or more	4,174,375	2,388,880	528,279	384,517	279,412	593,287	3,146,996	1,027,378
Union presence								
No union employees	5,612,659	3,561,767	719,875	477,934	346,248	506,835	4,576,336	1,036,323
Has union employees	270,464	67,483	25,939	25,800	23,959	127,283	105,109	165,355
Unknown	314,562	129,680	18,929	15,777	18,137	132,038	159,296	155,266
Percent low-wage employees								
50% or more low wage	934,886	625,547	123,097	76,556	60,417	49,269	798,073	136,813
Less than 50% low wage	4,462,099	2,922,540	617,731	419,839	273,917	228,071	3,795,518	666,581
Unknown	800,700	210,843	23,915	23,116	54,010	488,816	247,150	553,549

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.
Totals may not sum exactly because of rounding.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.1(1998) Standard error for number of private-sector establishments 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	40,508	33,260	13,807	10,866	9,118	18,911	34,437	25,525
Industry group								
Agric., fish., forest.	9,644	10,099	1,481	1,444	631	631	9,865	1,509
Mining	2,785	1,713	703 *	403 *	756 *	1,355	2,075	1,667
Construction	12,186	9,415	4,350	1,593	1,230	691	12,349	1,651
Manufacturing	8,149	6,491	3,867	1,011	2,860	2,093	8,455	4,796
Transp., commu., util.	9,891	6,284	2,753	2,224	1,856	7,079	5,894	7,425
Wholesale trade	13,143	12,652	3,807	6,063	3,073	4,246	13,331	4,667
Retail trade	24,659	17,723	6,435	6,163	4,498	12,135	18,992	16,205
Fin., ins., real est.	17,784	11,047	2,949	4,419	4,323	8,759	11,262	9,908
Services	17,062	21,022	8,436	4,410	6,230	10,077	14,651	7,451
Unknown	2,407	2,412	*****	*****	11 *	*****	2,412	11 *
Ownership								
For profit, incorporated	42,949	33,039	12,979	8,496	8,290	19,405	38,607	25,831
For profit, unincorporated	19,296	18,516	4,459	3,540	3,541	1,916	18,408	4,422
Nonprofit	12,374	8,284	5,169	3,179	2,823	1,962	10,115	3,166
Unknown	7,324	3,474	*****	363	2,105	3,465	3,465	4,344
Age of firm								
Less than 5 years	28,101	24,295	8,914	2,627	1,771	1,151	28,268	1,982
5-9 years	14,476	10,017	6,446	4,481	5,184	1,241	10,312	6,281
10-19 years	16,988	19,820	7,064	4,724	4,337	3,202	18,041	5,437
20 or more years	33,652	16,679	8,329	9,166	6,489	18,767	18,529	23,400
Unknown	11,087	2,202	950	1,853	2,384	9,249	2,989	9,836
Multi/single status								
2 or more locations	24,835	5,665	7,186	9,483	9,049	18,899	7,664	23,992
1 location only	35,954	34,081	14,891	4,249	1,953	86	37,555	2,968
Percent full-time employees								
Less than 25%	21,411	19,271	3,080	3,104	1,877	2,398	21,245	4,413
25-49%	16,191	14,602	4,490	1,503	2,191	6,319	13,680	7,513
50-74%	19,672	11,949	5,328	2,950	2,334	8,200	13,565	8,976
75% or more	34,906	29,027	11,831	10,316	9,997	13,163	29,883	18,659
Union presence								
No union employees	37,022	34,435	13,985	8,958	8,601	15,408	36,130	18,248
Has union employees	19,687	8,275	3,370	2,555	1,896	10,780	11,400	12,143
Unknown	10,170	9,913	2,324	2,381	2,488	5,860	11,697	5,761
Percent low-wage employees								
50% or more low wage	23,972	21,102	7,041	2,481	3,761	5,687	22,973	7,493
Less than 50% low wage	41,301	31,346	15,129	9,348	7,038	12,934	34,821	16,775
Unknown	14,040	9,542	2,256	2,428	3,104	10,456	10,657	11,313

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.1.a(1998) Percent of number of private-sector establishments 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	6,197,685	60.7%	12.3%	8.4%	6.3%	12.4%	78.1%	21.9%
Industry group								
Agric., fish., forest.	260,716	86.8%	7.3%	3.7%	1.0%	1.1%	96.8%	3.2%
Mining	17,094	36.9%	10.3% *	8.3% *	16.9% *	27.6%	48.7%	51.3%
Construction	588,896	78.0%	13.2%	6.4%	1.7%	0.7%	95.6%	4.4%
Manufacturing	334,432	41.5%	19.2%	16.8%	10.6%	11.9%	70.3%	29.7%
Transp., commu., util.	216,827	47.2%	11.8%	8.9%	6.5%	25.6%	64.9%	35.1%
Wholesale trade	396,816	53.4%	13.8%	12.1%	7.1%	13.6%	75.2%	24.8%
Retail trade	1,433,036	48.4%	13.3%	9.2%	7.6%	21.5%	67.4%	32.6%
Fin., ins., real est.	572,281	54.0%	6.8%	5.9%	8.0%	25.4%	63.8%	36.2%
Services	2,367,153	67.6%	12.3%	7.7%	5.9%	6.4%	84.5%	15.5%
Unknown	10,433	99.9%	*****	*****	0.1% *	*****	99.9%	0.1% *
Ownership								
For profit, incorporated	3,859,827	50.7%	14.8%	10.3%	7.3%	17.0%	71.8%	28.2%
For profit, unincorporated	1,598,467	87.3%	7.3%	2.8%	1.8%	0.8%	96.5%	3.5%
Nonprofit	636,262	61.5%	12.2%	11.8%	10.8%	3.7%	80.4%	19.6%
Unknown	103,128	15.3%	*****	2.5%	10.1%	72.1%	15.7%	84.3%
Age of firm								
Less than 5 years	1,057,330	81.5%	10.8%	4.9%	1.5%	1.3%	96.0%	4.0%
5-9 years	1,003,144	76.6%	13.1%	6.3%	3.2%	0.8%	93.9%	6.1%
10-19 years	1,487,930	69.5%	14.7%	8.6%	4.9%	2.3%	89.8%	10.2%
20 or more years	2,121,441	51.2%	13.9%	12.3%	10.0%	12.5%	72.1%	27.9%
Unknown	527,839	1.6%	1.0%	3.1%	10.3%	84.0%	3.4%	96.6%
Multi/single status								
2 or more locations	1,501,112	3.2%	7.3%	15.2%	23.2%	51.0%	17.8%	82.2%
1 location only	4,696,573	79.0%	13.9%	6.2%	0.8%	*****	97.4%	2.6%
Percent full-time employees								
Less than 25%	692,879	79.3%	9.7%	5.8%	3.2%	2.1%	92.8%	7.2%
25-49%	410,562	53.5%	14.6%	8.1%	7.7%	16.1%	73.1%	26.9%
50-74%	919,869	65.4%	11.9%	6.7%	6.0%	10.1%	81.6%	18.4%
75% or more	4,174,375	57.2%	12.7%	9.2%	6.7%	14.2%	75.4%	24.6%
Union presence								
No union employees	5,612,659	63.5%	12.8%	8.5%	6.2%	9.0%	81.5%	18.5%
Has union employees	270,464	25.0%	9.6%	9.5%	8.9%	47.1%	38.9%	61.1%
Unknown	314,562	41.2%	6.0%	5.0%	5.8%	42.0%	50.6%	49.4%
Percent low-wage employees								
50% or more low wage	934,886	66.9%	13.2%	8.2%	6.5%	5.3%	85.4%	14.6%
Less than 50% low wage	4,462,099	65.5%	13.8%	9.4%	6.1%	5.1%	85.1%	14.9%
Unknown	800,700	26.3%	3.0%	2.9%	6.7%	61.0%	30.9%	69.1%

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.
Percents may not add to 100% because of rounding.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.1.a(1998) Standard error for percent of number of private-sector establishments 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	40,508	0.43%	0.18%	0.18%	0.14%	0.27%	0.35%	0.35%
Industry group								
Agric., fish., forest.	9,644	0.88%	0.67%	0.59%	0.24%	0.25%	0.60%	0.60%
Mining	2,785	6.98%	4.16% *	2.63% *	5.79% *	5.15%	8.28%	8.28%
Construction	12,186	0.57%	0.53%	0.34%	0.20%	0.12%	0.30%	0.30%
Manufacturing	8,149	1.24%	1.01%	0.48%	0.77%	0.67%	1.39%	1.39%
Transp., commu., util.	9,891	2.36%	1.38%	1.13%	0.78%	2.15%	2.14%	2.14%
Wholesale trade	13,143	1.67%	0.90%	1.56%	0.75%	1.19%	1.33%	1.33%
Retail trade	24,659	1.01%	0.31%	0.41%	0.31%	0.70%	0.87%	0.87%
Fin., ins., real est.	17,784	1.03%	0.57%	0.77%	0.76%	0.99%	1.08%	1.08%
Services	17,062	0.55%	0.40%	0.23%	0.26%	0.41%	0.28%	0.28%
Unknown	2,407	10.70%	*****	*****	1.91% *	*****	10.70%	1.91% *
Ownership								
For profit, incorporated	42,949	0.57%	0.28%	0.25%	0.17%	0.47%	0.58%	0.58%
For profit, unincorporated	19,296	0.51%	0.24%	0.23%	0.21%	0.12%	0.26%	0.26%
Nonprofit	12,374	0.53%	0.75%	0.49%	0.38%	0.28%	0.30%	0.30%
Unknown	7,324	2.35%	*****	0.44%	1.51%	2.97%	2.32%	2.32%
Age of firm								
Less than 5 years	28,101	0.81%	0.68%	0.29%	0.18%	0.11%	0.22%	0.22%
5-9 years	14,476	0.92%	0.62%	0.42%	0.47%	0.12%	0.55%	0.55%
10-19 years	16,988	0.76%	0.50%	0.34%	0.30%	0.22%	0.38%	0.38%
20 or more years	33,652	0.78%	0.35%	0.39%	0.31%	0.72%	0.76%	0.76%
Unknown	11,087	0.38%	0.16%	0.38%	0.38%	0.62%	0.51%	0.51%
Multi/single status								
2 or more locations	24,835	0.40%	0.43%	0.58%	0.62%	0.63%	0.50%	0.50%
1 location only	35,954	0.31%	0.29%	0.12%	0.04%	*****	0.08%	0.08%
Percent full-time employees								
Less than 25%	21,411	0.89%	0.31%	0.45%	0.36%	0.32%	0.65%	0.65%
25-49%	16,191	2.11%	1.29%	0.56%	0.48%	1.39%	1.52%	1.52%
50-74%	19,672	0.99%	0.37%	0.36%	0.28%	0.70%	0.70%	0.70%
75% or more	34,906	0.53%	0.23%	0.27%	0.24%	0.26%	0.38%	0.38%
Union presence								
No union employees	37,022	0.41%	0.20%	0.19%	0.15%	0.27%	0.31%	0.31%
Has union employees	19,687	1.93%	1.02%	0.60%	1.09%	1.84%	2.33%	2.33%
Unknown	10,170	2.05%	0.68%	0.68%	0.78%	2.34%	2.32%	2.32%
Percent low-wage employees								
50% or more low wage	23,972	1.06%	0.69%	0.38%	0.46%	0.55%	0.81%	0.81%
Less than 50% low wage	41,301	0.44%	0.28%	0.23%	0.14%	0.27%	0.32%	0.32%
Unknown	14,040	1.05%	0.26%	0.30%	0.32%	1.18%	1.09%	1.09%

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(1998) Percent of 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	55.2%	35.9%	66.7%	83.8%	94.1%	99.2%	43.7%	96.3%
Industry group								
Agric., fish., forest.	28.1%	22.6%	57.0%	63.5%	82.4%	100.0%	26.1%	87.8%
Mining	83.1%	61.6%	84.7%	85.9%	100.0%	99.8%	67.7%	97.6%
Construction	43.1%	34.8%	64.6%	80.6%	90.9%	100.0%	40.8%	92.3%
Manufacturing	71.9%	45.1%	82.3%	90.6%	96.7%	100.0%	61.2%	97.2%
Transp., commu., util.	64.4%	35.5%	68.0%	90.9%	96.2%	99.0%	46.3%	98.0%
Wholesale trade	69.6%	48.5%	85.8%	93.3%	98.7%	99.8%	60.0%	98.9%
Retail trade	54.9%	26.2%	50.3%	76.1%	93.2%	99.8%	34.8%	96.5%
Fin., ins., real est.	64.4%	38.1%	80.3%	95.2%	95.6%	98.9%	45.3%	98.0%
Services	53.5%	39.5%	69.6%	83.5%	93.0%	97.8%	46.1%	94.3%
Unknown	7.5% *	7.6% *	*****	*****	*****	*****	7.6% *	*****
Ownership								
For profit, incorporated	65.1%	44.2%	70.5%	84.0%	93.7%	99.3%	52.8%	96.5%
For profit, unincorporated	27.7%	23.3%	41.2%	69.2%	89.9%	96.3%	25.4%	89.7%
Nonprofit	59.2%	40.8%	77.0%	90.5%	97.1%	96.3%	50.3%	95.8%
Unknown	84.4%	1.6% *	*****	96.5%	97.8%	99.7%	4.2% *	99.4%
Age of firm								
Less than 5 years	33.5%	27.3%	49.3%	67.4%	88.2%	96.7%	31.3%	86.4%
5-9 years	41.1%	33.4%	56.7%	72.7%	85.8%	95.6%	38.3%	85.3%
10-19 years	50.0%	38.5%	65.8%	79.8%	91.5%	97.8%	45.4%	91.3%
20 or more years	65.9%	42.1%	78.6%	91.2%	96.9%	99.6%	53.7%	97.7%
Unknown	96.7%	16.0% *	65.3%	90.3%	93.5%	99.2%	48.1%	98.4%
Multi/single status								
2 or more locations	93.8%	64.1%	76.7%	89.1%	94.5%	99.2%	78.2%	97.1%
1 location only	42.9%	35.5%	65.1%	79.6%	91.0%	98.1%	41.6%	88.1%
Percent full-time employees								
Less than 25%	15.2%	8.4%	19.4%	45.9%	72.7%	83.4%	10.8%	72.9%
25-49%	54.9%	34.4%	50.7%	78.6%	89.6%	98.2%	40.4%	94.4%
50-74%	51.2%	35.5%	61.5%	73.3%	95.1%	99.8%	41.0%	96.2%
75% or more	62.7%	42.5%	75.6%	89.8%	96.1%	99.6%	51.3%	97.7%
Union presence								
No union employees	53.2%	36.0%	66.1%	83.7%	94.2%	99.4%	43.6%	95.9%
Has union employees	86.9%	56.6%	88.0%	92.0%	95.7%	100.0%	68.3%	98.7%
Unknown	62.7%	22.2%	60.4%	71.9%	91.4%	97.8%	29.8%	96.5%
Percent low wage employees								
50% or more low wage	30.7%	17.8%	27.7%	58.9%	79.8%	97.4%	21.6%	83.8%
Less than 50% low wage	56.9%	41.4%	75.1%	88.9%	97.1%	99.4%	49.9%	96.9%
Unknown	74.2%	13.3%	50.1%	73.6%	95.4%	99.3%	19.3%	98.7%

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.A.2(1998) Standard error for percent of 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	0.59%	0.56%	0.94%	0.87%	0.56%	0.16%	0.63%	0.22%
Industry group								
Agric., fish., forest.	2.55%	2.53%	7.91%	7.33%	13.72%	0.00%	2.50%	9.05%
Mining	5.15%	13.78%	18.26%	13.46%	0.00%	0.11%	9.33%	1.18%
Construction	1.43%	1.28%	4.44%	2.44%	3.70%	0.00%	1.49%	1.48%
Manufacturing	1.72%	3.30%	3.21%	1.75%	2.30%	0.00%	2.20%	0.81%
Transp., commu., util.	2.20%	3.90%	5.29%	2.03%	2.43%	0.77%	3.58%	1.01%
Wholesale trade	1.07%	1.40%	2.32%	1.71%	1.03%	0.12%	1.13%	0.43%
Retail trade	0.78%	1.29%	1.69%	1.67%	1.10%	0.11%	1.05%	0.47%
Fin., ins., real est.	1.17%	1.91%	2.73%	1.19%	1.29%	0.70%	1.42%	0.69%
Services	0.69%	0.92%	1.26%	1.32%	1.20%	0.37%	0.81%	0.66%
Unknown	3.31% *	3.31% *	*****	*****	*****	*****	3.31% *	*****
Ownership								
For profit, incorporated	0.67%	0.65%	0.95%	0.87%	0.73%	0.19%	0.72%	0.22%
For profit, unincorporated	0.62%	0.59%	2.04%	2.30%	2.51%	1.33%	0.63%	2.23%
Nonprofit	1.57%	2.18%	2.87%	1.74%	1.14%	1.26%	1.95%	0.75%
Unknown	2.25%	0.83% *	*****	3.79%	1.93%	0.23%	2.41% *	0.42%
Age of firm								
Less than 5 years	0.84%	0.87%	2.41%	3.22%	4.22%	1.44%	0.84%	1.91%
5-9 years	0.88%	1.13%	1.59%	2.62%	4.39%	2.28%	0.95%	2.63%
10-19 years	1.35%	1.24%	3.04%	1.14%	1.68%	1.18%	1.49%	1.15%
20 or more years	0.76%	1.11%	1.72%	0.63%	0.60%	0.14%	0.87%	0.31%
Unknown	0.33%	6.73% *	14.96%	3.46%	1.59%	0.27%	8.38%	0.29%
Multi/single status								
2 or more locations	0.36%	5.53%	2.18%	1.18%	0.56%	0.16%	1.68%	0.25%
1 location only	0.65%	0.55%	0.99%	0.90%	1.70%	1.35%	0.65%	0.50%
Percent full-time employees								
Less than 25%	1.36%	1.03%	2.82%	3.60%	5.77%	6.87%	1.29%	4.96%
25-49%	1.29%	1.40%	2.34%	2.77%	2.79%	1.14%	0.90%	1.38%
50-74%	0.94%	1.38%	2.48%	3.42%	1.74%	0.11%	1.18%	0.61%
75% or more	0.64%	0.77%	0.86%	0.79%	0.56%	0.09%	0.69%	0.27%
Union presence								
No union employees	0.62%	0.58%	0.89%	1.05%	0.65%	0.13%	0.64%	0.26%
Has union employees	1.02%	3.81%	3.50%	4.36%	1.41%	0.01%	2.29%	0.55%
Unknown	2.33%	2.93%	6.80%	6.24%	2.85%	0.95%	3.23%	0.79%
Percent low wage employees								
50% or more low wage	0.74%	0.62%	2.18%	4.09%	2.10%	0.60%	0.59%	1.25%
Less than 50% low wage	0.74%	0.68%	1.19%	0.98%	0.40%	0.19%	0.76%	0.20%
Unknown	1.23%	2.12%	4.57%	4.31%	1.37%	0.26%	1.91%	0.28%

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.a(1998) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1998

	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26.9%	11.9%	29.9%	67.0%	11.2%	52.3%
Industry group						
Agric., fish., forest.	16.7%	14.9%	16.3% *	56.4%	14.3%	38.3%
Mining	40.3%	15.2% *	8.4% *	80.8%	13.1% *	58.2%
Construction	16.0%	14.2%	32.4%	67.4%	13.9%	35.9%
Manufacturing	24.3%	10.3%	40.2%	64.5%	9.2%	46.8%
Transp., commu., util.	40.1%	11.9%	43.0%	74.7%	11.7%	64.8%
Wholesale trade	27.1%	11.7%	40.4%	72.8%	10.9%	56.8%
Retail trade	35.6%	11.9%	29.2%	63.9%	10.4%	54.5%
Fin., ins., real est.	38.4%	7.6%	28.3%	77.2%	6.4%	64.6%
Services	19.8%	12.2%	25.1%	59.9%	11.9%	40.9%
Ownership						
For profit, incorporated	28.6%	10.5%	32.9%	68.0%	9.7%	54.9%
For profit, unincorporated	12.6%	10.4%	23.3%	49.7%	10.1%	32.3%
Nonprofit	23.4%	21.0%	22.0%	46.9%	22.0%	26.4%
Unknown	66.5%	54.7%	26.7% *	69.6%	*****	67.1%
Age of firm						
Less than 5 years	12.4%	9.0%	20.7%	79.5%	8.8%	43.4%
5-9 years	13.3%	11.3%	27.0%	46.4%	11.0%	29.3%
10-19 years	14.9%	11.0%	22.0%	59.9%	10.7%	33.3%
20 or more years	28.6%	13.1%	30.3%	75.2%	12.6%	51.3%
Unknown	61.0%	43.1%	48.6%	62.6%	23.0% *	61.7%
Multi/single status						
2 or more locations	49.4%	17.6%	30.9%	67.1%	15.0%	55.4%
1 location only	11.2%	11.0%	23.5%	34.9%	10.8%	17.6%
Percent full-time employees						
Less than 25%	23.5%	20.6%	14.2% *	45.4%	21.3%	27.7%
25-49%	32.6%	12.1%	25.2%	73.8%	12.3%	56.3%
50-74%	24.1%	11.5%	23.6%	64.3%	11.2%	48.3%
75% or more	27.1%	11.5%	32.7%	67.2%	10.7%	53.4%
Union presence						
No union employees	24.7%	11.4%	30.0%	72.5%	10.8%	52.7%
Has union employees	53.1%	21.0%	31.9%	76.9%	21.1%	67.2%
Unknown	28.7%	16.5%	24.1%	33.8%	14.2%	33.3%
Percent low wage employees						
50% or more low wage	26.4%	12.0%	22.9%	75.5%	11.9%	48.1%
Less than 50% low wage	19.1%	11.5%	29.3%	68.2%	11.1%	42.8%
Unknown	60.4%	24.7%	44.4%	65.4%	16.5%	64.3%

Source: Agency for Health Care Policy and Research, 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.a(1998) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1998

	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.41%	1.30%	0.91%	0.54%	0.74%
Industry group						
Agric., fish., forest.	2.39%	2.63%	6.80% *	10.67%	2.30%	9.63%
Mining	7.74%	10.98% *	10.89% *	9.04%	10.57% *	10.48%
Construction	1.96%	1.95%	7.52%	9.56%	1.95%	4.15%
Manufacturing	1.19%	0.92%	3.18%	1.21%	0.89%	1.33%
Transp., commu., util.	3.49%	1.14%	9.35%	5.43%	1.61%	5.04%
Wholesale trade	2.61%	2.53%	4.96%	3.49%	2.75%	3.54%
Retail trade	1.33%	0.89%	2.96%	1.56%	0.81%	1.60%
Fin., ins., real est.	1.62%	1.01%	5.60%	1.87%	1.19%	2.43%
Services	0.53%	0.45%	2.12%	1.66%	0.58%	1.24%
Ownership						
For profit, incorporated	0.67%	0.53%	1.49%	0.86%	0.66%	0.81%
For profit, unincorporated	0.70%	0.73%	3.25%	5.65%	0.79%	2.41%
Nonprofit	0.60%	0.73%	2.51%	3.71%	0.76%	1.63%
Unknown	3.14%	12.82%	11.56% *	3.46%	*****	3.14%
Age of firm						
Less than 5 years	0.98%	1.06%	5.12%	4.23%	1.12%	2.59%
5-9 years	1.18%	1.01%	5.89%	5.83%	1.09%	3.53%
10-19 years	0.64%	0.79%	4.10%	3.88%	0.88%	2.16%
20 or more years	0.69%	0.66%	2.30%	1.78%	0.86%	1.27%
Unknown	0.83%	5.67%	5.09%	0.80%	7.35% *	0.77%
Multi/single status						
2 or more locations	0.78%	1.22%	1.44%	0.91%	1.34%	0.75%
1 location only	0.49%	0.52%	1.93%	6.37%	0.56%	1.30%
Percent full-time employees						
Less than 25%	2.38%	4.25%	4.83% *	8.43%	4.79%	4.11%
25-49%	2.57%	2.38%	3.33%	4.23%	2.83%	3.30%
50-74%	1.61%	0.73%	3.21%	3.30%	0.82%	2.77%
75% or more	0.68%	0.59%	1.81%	1.17%	0.74%	0.82%
Union presence						
No union employees	0.38%	0.43%	1.30%	0.92%	0.56%	0.71%
Has union employees	2.12%	2.12%	3.05%	2.53%	2.34%	2.38%
Unknown	3.45%	2.80%	5.76%	4.45%	3.56%	4.09%
Percent low wage employees						
50% or more low wage	1.60%	2.14%	2.33%	2.85%	2.28%	2.75%
Less than 50% low wage	0.46%	0.43%	1.86%	1.53%	0.52%	0.88%
Unknown	0.80%	2.93%	4.28%	0.93%	3.09%	0.84%

Source: Agency for Health Care Policy and Research, 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.b(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 single 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	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
Industry group								
Agric., fish., forest.	73.0%	79.5%	65.8%	58.5%	57.2%	24.8% *	76.6%	40.3%
Mining	44.6%	60.0%	64.7%	30.1% *	35.5%	34.9%	62.3%	33.0%
Construction	64.4%	67.5%	65.3%	54.2%	48.0%	40.9%	65.6%	52.8%
Manufacturing	45.5%	68.1%	49.5%	41.2%	32.1%	22.0%	56.3%	29.4%
Transp., commu., util.	50.7%	71.1%	68.1%	39.9%	32.8%	39.7%	66.1%	37.4%
Wholesale trade	53.5%	76.1%	57.6%	49.6%	29.4%	22.7%	67.8%	27.3%
Retail trade	30.4%	62.9%	53.8%	35.3%	18.0%	6.4%	56.3%	11.0%
Fin., ins., real est.	41.6%	75.3%	68.1%	56.1%	26.8%	9.5%	72.6%	16.2%
Services	58.4%	75.8%	58.0%	49.3%	34.6%	14.6%	69.7%	28.1%
Unknown	68.8% *	68.8% *	*****	*****	*****	*****	68.8% *	*****
Ownership								
For profit, incorporated	45.7%	71.9%	56.2%	43.2%	26.1%	13.5%	64.3%	19.7%
For profit, unincorporated	65.1%	71.4%	63.5%	48.0%	32.7%	16.7%	69.5%	31.2%
Nonprofit	63.1%	79.0%	66.9%	57.5%	39.7%	25.3%	73.3%	41.1%
Unknown	10.2%	100.0% *	*****	27.6% *	17.6% *	8.3%	53.6% *	9.8%
Age of firm								
Less than 5 years	59.2%	69.6%	45.2%	44.5%	27.4%	5.6% *	63.5%	21.9%
5-9 years	60.6%	70.6%	58.0%	38.1%	23.0%	19.4%	65.4%	27.1%
10-19 years	60.7%	73.2%	60.1%	46.0%	29.4%	23.0%	67.7%	30.2%
20 or more years	50.3%	74.9%	60.2%	48.4%	32.6%	14.5%	67.0%	26.5%
Unknown	13.4%	70.9% *	55.1% *	28.1%	16.2%	12.0%	58.1%	12.6%
Multi/single status								
2 or more locations	24.4%	45.6%	56.2%	43.8%	27.8%	13.3%	50.9%	19.8%
1 location only	66.6%	73.3%	58.6%	47.5%	38.2%	44.8%	68.1%	40.2%
Percent full-time employees								
Less than 25%	52.7%	68.2%	70.0%	48.0%	31.4%	10.5% *	65.0%	29.2%
25-49%	40.3%	71.2%	58.8%	38.3%	24.6%	3.1%	64.5%	12.0%
50-74%	47.4%	69.0%	53.8%	40.0%	26.5%	8.2%	63.5%	16.9%
75% or more	50.2%	73.8%	58.5%	46.9%	29.6%	15.4%	67.1%	22.9%
Union presence								
No union employees	50.8%	72.4%	57.8%	44.4%	27.2%	9.6%	66.1%	20.2%
Has union employees	48.2%	77.6%	75.1%	62.6%	51.2%	31.2%	75.5%	36.1%
Unknown	26.4%	78.1%	40.7%	56.4%	29.5%	10.6%	65.6%	14.0%
Percent low wage employees								
50% or more low wage	46.0%	73.1%	56.1%	34.9%	22.8%	9.6%	63.8%	19.1%
Less than 50% low wage	57.2%	72.7%	58.2%	47.2%	32.7%	18.3%	66.6%	29.9%
Unknown	16.4%	71.5%	61.5%	42.6%	14.2%	11.5%	67.2%	12.0%

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.b(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 single 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	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
Industry group								
Agric., fish., forest.	3.07%	5.48%	11.17%	8.81%	14.92%	9.95% *	3.20%	6.90%
Mining	6.08%	15.46%	16.17%	11.79% *	10.34%	8.49%	12.73%	8.41%
Construction	1.88%	2.78%	3.19%	4.28%	7.58%	8.66%	2.06%	4.15%
Manufacturing	2.00%	4.44%	4.30%	2.05%	2.76%	1.88%	2.96%	1.47%
Transp., commu., util.	2.81%	2.44%	5.79%	7.01%	4.76%	6.40%	2.92%	4.64%
Wholesale trade	2.10%	1.49%	3.90%	3.85%	5.16%	2.53%	1.80%	2.99%
Retail trade	0.83%	3.39%	2.98%	2.58%	1.64%	0.68%	1.84%	0.57%
Fin., ins., real est.	1.36%	2.87%	4.24%	5.56%	4.49%	1.84%	1.86%	1.79%
Services	1.06%	1.02%	1.70%	2.20%	3.01%	1.26%	1.04%	1.37%
Unknown	21.02% *	21.02% *	*****	*****	*****	*****	21.02% *	*****
Ownership								
For profit, incorporated	0.62%	1.42%	1.77%	0.60%	0.85%	0.98%	0.93%	0.67%
For profit, unincorporated	1.76%	1.75%	4.59%	3.86%	4.21%	3.80%	1.77%	3.31%
Nonprofit	1.22%	1.79%	3.31%	2.35%	3.85%	4.24%	1.28%	2.14%
Unknown	1.45%	31.62% *	*****	14.54% *	5.99% *	1.44%	17.65% *	1.34%
Age of firm								
Less than 5 years	1.98%	2.42%	3.56%	2.77%	5.76%	2.86% *	2.25%	3.41%
5-9 years	1.32%	1.44%	2.84%	2.56%	3.99%	5.46%	1.39%	1.48%
10-19 years	1.15%	1.61%	2.05%	1.87%	2.75%	2.54%	1.33%	1.65%
20 or more years	0.97%	1.52%	1.98%	0.85%	0.88%	1.61%	0.94%	0.95%
Unknown	0.92%	21.57% *	16.59% *	4.79%	3.25%	0.77%	10.15%	0.83%
Multi/single status								
2 or more locations	0.60%	6.76%	3.22%	1.42%	1.09%	0.80%	2.22%	0.68%
1 location only	0.82%	0.90%	1.31%	1.24%	2.11%	6.21%	0.87%	1.15%
Percent full-time employees								
Less than 25%	3.08%	5.85%	5.07%	5.01%	5.61%	3.82% *	4.15%	2.65%
25-49%	1.91%	3.39%	5.18%	5.35%	3.09%	0.70%	2.33%	1.25%
50-74%	1.25%	1.95%	3.05%	3.56%	3.58%	0.69%	1.45%	1.72%
75% or more	0.79%	1.25%	1.59%	1.02%	0.95%	0.93%	1.09%	0.70%
Union presence								
No union employees	0.71%	1.03%	1.22%	0.58%	0.91%	0.79%	0.81%	0.60%
Has union employees	1.70%	5.86%	5.59%	3.97%	3.41%	2.27%	3.30%	2.09%
Unknown	2.62%	5.95%	5.73%	6.97%	8.21%	1.44%	4.52%	1.82%
Percent low wage employees								
50% or more low wage	1.17%	2.49%	5.48%	2.46%	2.35%	2.48%	2.10%	2.09%
Less than 50% low wage	0.68%	0.93%	1.27%	0.74%	0.92%	1.99%	0.76%	0.96%
Unknown	0.73%	5.76%	9.44%	6.06%	2.83%	0.67%	4.92%	0.61%

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.b.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single 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	16.0%	22.2%	19.0%	15.7%	10.2%	6.2%	20.8%	8.4%
Industry group								
Agric., fish., forest.	17.9%	22.0%	10.9% *	3.5% *	4.1% *	12.8% *	18.9%	8.7% *
Mining	5.4% *	*****	13.7% *	*****	17.8% *	1.0% *	3.6% *	6.6% *
Construction	18.3%	19.0%	21.2%	14.4%	7.7% *	8.9% *	19.2%	9.7%
Manufacturing	15.5%	21.6%	17.2%	13.7%	12.9%	8.4%	18.6%	10.9%
Transp., commu., util.	22.0%	29.9%	28.6%	9.8% *	12.8%	21.0%	26.5%	18.2%
Wholesale trade	19.0%	27.6%	21.2%	14.4%	9.5% *	9.4%	24.3%	9.2%
Retail trade	10.5%	20.8%	17.8%	13.6%	3.9%	3.4%	19.1%	4.1%
Fin., ins., real est.	13.3%	22.9%	18.4%	17.8%	8.8% *	4.8%	21.5%	6.7%
Services	18.6%	22.2%	18.6%	19.2%	14.8%	6.0%	21.1%	11.9%
Unknown	35.6% *	35.6% *	*****	*****	*****	*****	35.6% *	*****
Ownership								
For profit, incorporated	14.8%	22.3%	17.9%	13.5%	7.9%	6.2%	20.1%	7.4%
For profit, unincorporated	19.9%	20.9%	20.1%	22.6%	10.3%	8.8% *	20.9%	12.3%
Nonprofit	22.7%	24.3%	25.5%	23.3%	18.1%	15.0% *	24.4%	18.8%
Unknown	4.3%	*****	*****	7.6% *	15.5% *	2.7% *	*****	4.4%
Age of firm								
Less than 5 years	21.2%	25.6%	16.3%	12.5%	8.0%	0.7% *	23.1%	4.9% *
5-9 years	18.0%	21.2%	15.7%	12.9%	6.9% *	6.4% *	19.6%	7.5%
10-19 years	18.7%	21.1%	19.9%	15.0%	9.4%	15.6%	20.3%	11.7%
20 or more years	16.7%	22.0%	20.3%	17.2%	11.8%	8.0%	20.8%	10.9%
Unknown	5.1%	37.1% *	9.9% *	12.3% *	6.8% *	4.6%	17.6% *	4.9%
Multi/single status								
2 or more locations	8.9%	12.5% *	16.0%	14.2%	9.7%	6.2%	14.6%	7.9%
1 location only	21.1%	22.4%	19.5%	17.0%	14.9%	11.1% *	21.5%	13.8%
Percent full-time employees								
Less than 25%	13.5%	14.1%	21.7% *	14.2% *	9.9%	6.1% *	15.5%	9.8%
25-49%	11.9%	18.6%	19.2%	15.7%	5.9%	1.6% *	18.4%	4.2%
50-74%	14.6%	20.0%	18.7%	13.5%	9.5%	2.5% *	19.2%	5.9%
75% or more	16.8%	23.3%	18.9%	16.0%	10.8%	7.3%	21.5%	9.2%
Union presence								
No union employees	16.1%	22.3%	18.8%	15.0%	9.3%	3.3%	20.7%	6.9%
Has union employees	21.0%	22.7%	27.5%	23.5%	22.6%	18.6%	25.2%	19.2%
Unknown	9.0%	18.4% *	9.4% *	24.2%	10.7% *	5.3%	16.4%	6.7%
Percent low wage employees								
50% or more low wage	15.4%	22.3%	18.1%	14.1%	7.4% *	7.0% *	20.5%	7.8%
Less than 50% low wage	18.5%	22.2%	19.1%	15.6%	11.3%	10.8%	20.8%	11.8%
Unknown	5.8%	22.3%	14.9%	20.6% *	7.0% *	4.0%	20.9%	4.5%

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.A.2.b.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single 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	0.63%	1.17%	0.78%	1.15%	0.79%	0.59%	0.86%	0.42%
Industry group								
Agric., fish., forest.	2.33%	3.03%	3.92% *	2.05% *	1.81% *	8.60% *	2.37%	3.05% *
Mining	2.47% *	*****	10.07% *	*****	9.08% *	0.99% *	5.72% *	6.46% *
Construction	2.34%	3.23%	3.28%	3.44%	5.10% *	4.64% *	2.44%	2.07%
Manufacturing	1.97%	4.15%	3.81%	2.41%	2.24%	1.11%	3.09%	1.03%
Transp., commu., util.	2.78%	5.12%	7.19%	4.27% *	3.42%	4.32%	4.13%	3.24%
Wholesale trade	2.55%	4.22%	4.10%	4.13%	2.97% *	2.27%	3.11%	2.53%
Retail trade	0.46%	2.02%	1.23%	1.63%	0.59%	0.49%	1.15%	0.43%
Fin., ins., real est.	1.30%	3.23%	4.42%	3.56%	3.02% *	1.33%	2.12%	1.35%
Services	0.85%	1.35%	1.51%	1.55%	1.94%	0.77%	1.13%	1.16%
Unknown	13.16% *	13.16% *	*****	*****	*****	*****	13.16% *	*****
Ownership								
For profit, incorporated	0.67%	1.45%	0.96%	1.15%	0.57%	0.67%	1.06%	0.36%
For profit, unincorporated	0.94%	1.07%	3.57%	4.95%	1.95%	2.69% *	0.96%	1.68%
Nonprofit	1.55%	2.44%	3.33%	2.78%	2.48%	4.68% *	1.74%	2.14%
Unknown	1.15%	*****	*****	5.98% *	6.00% *	1.00% *	*****	1.15%
Age of firm								
Less than 5 years	1.81%	2.05%	3.50%	3.25%	2.25%	0.51% *	2.03%	1.51% *
5-9 years	1.52%	2.29%	2.36%	1.72%	3.35% *	3.50% *	1.63%	1.81%
10-19 years	0.91%	1.50%	0.82%	1.66%	1.13%	2.76%	1.08%	1.52%
20 or more years	0.82%	1.92%	1.52%	1.46%	0.93%	0.88%	1.23%	0.75%
Unknown	0.44%	13.47% *	3.92% *	4.72% *	2.14% *	0.44%	6.73% *	0.43%
Multi/single status								
2 or more locations	0.50%	3.80% *	2.79%	2.07%	0.98%	0.59%	1.66%	0.50%
1 location only	0.90%	1.18%	1.09%	1.03%	2.16%	6.87% *	0.98%	1.38%
Percent full-time employees								
Less than 25%	1.90%	3.01%	7.41% *	4.49% *	2.38%	3.67% *	2.56%	2.15%
25-49%	1.14%	3.03%	2.54%	4.70%	1.55%	0.60% *	1.75%	0.71%
50-74%	1.03%	2.36%	3.07%	2.03%	1.56%	0.82% *	1.57%	0.86%
75% or more	0.67%	1.36%	0.86%	1.37%	0.96%	0.70%	0.91%	0.56%
Union presence								
No union employees	0.62%	1.20%	0.84%	0.97%	0.76%	0.41%	0.84%	0.36%
Has union employees	1.90%	5.94%	5.36%	3.83%	3.96%	1.93%	4.23%	1.83%
Unknown	1.20%	6.88% *	6.48% *	6.62%	3.85% *	1.01%	3.89%	1.02%
Percent low wage employees								
50% or more low wage	1.33%	2.94%	4.27%	3.88%	2.54% *	2.53% *	1.97%	1.69%
Less than 50% low wage	0.77%	1.15%	0.83%	1.03%	0.97%	1.32%	0.89%	0.76%
Unknown	0.55%	5.17%	4.41%	7.07% *	2.35% *	0.40%	4.18%	0.39%

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.b.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single 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	26.4%	35.7%	31.8%	27.9%	18.9%	9.0%	34.2%	13.8%
Industry group								
Agric., fish., forest.	34.0%	33.2%	37.4%	41.8%	46.0% *	9.9% *	34.8%	27.1%
Mining	24.7%	36.9% *	36.7% *	12.6% *	8.2% *	24.0%	35.2% *	17.8%
Construction	32.8%	32.2%	34.4%	33.3%	45.1%	6.8% *	32.4%	37.4%
Manufacturing	27.6%	35.4%	30.2%	28.5%	24.2%	13.5%	32.4%	20.4%
Transp., commu., util.	32.1%	36.5%	32.1%	23.7%	18.2%	35.3%	34.3%	30.2%
Wholesale trade	29.7%	37.0%	33.7%	33.5%	18.2%	14.8%	35.8%	18.4%
Retail trade	14.5%	27.3%	24.6%	18.7%	13.2%	3.0%	25.5%	6.4%
Fin., ins., real est.	25.6%	42.8%	43.3%	40.0%	17.9%	6.9%	43.9%	10.8%
Services	30.7%	37.6%	32.4%	28.4%	20.4%	10.1%	36.0%	16.6%
Ownership								
For profit, incorporated	25.5%	36.5%	31.3%	27.0%	18.1%	9.4%	34.3%	13.2%
For profit, unincorporated	30.7%	32.4%	34.6%	23.9%	21.3%	8.1%	32.3%	18.3%
Nonprofit	32.4%	38.0%	33.0%	34.4%	23.4%	11.4%	36.5%	23.5%
Unknown	5.0%	*****	*****	20.0% *	2.5% *	4.8%	15.4% *	4.9%
Age of firm								
Less than 5 years	30.3%	34.0%	24.2%	28.5%	21.6%	4.6% *	32.0%	15.9%
5-9 years	33.6%	37.5%	33.5%	25.6%	18.3%	11.1%	35.5%	20.7%
10-19 years	32.3%	36.4%	32.6%	28.4%	20.0%	17.5%	35.2%	19.3%
20 or more years	26.9%	34.8%	32.4%	28.9%	20.8%	11.2%	33.6%	17.3%
Unknown	7.8%	33.8% *	45.3% *	13.9% *	8.8%	7.1%	37.0%	7.3%
Multi/single status								
2 or more locations	15.7%	26.9%	34.1%	27.2%	18.1%	9.0%	32.4%	12.7%
1 location only	33.9%	35.9%	31.3%	28.5%	25.5%	34.5%	34.4%	25.5%
Percent full-time employees								
Less than 25%	27.3%	35.0%	33.7%	25.5%	19.2%	4.3% *	33.4%	15.5%
25-49%	19.5%	35.3%	23.4%	17.1%	16.4%	1.6%	30.3%	7.0%
50-74%	24.7%	34.3%	28.1%	20.9%	18.1%	5.5%	32.1%	10.8%
75% or more	27.2%	36.0%	33.0%	29.7%	19.2%	10.5%	34.9%	14.9%
Union presence								
No union employees	26.7%	35.1%	31.6%	27.2%	18.0%	6.0%	33.7%	12.7%
Has union employees	30.8%	46.3%	39.5%	37.9%	29.7%	23.4%	42.7%	25.5%
Unknown	16.3%	48.7%	24.5%	32.0%	20.9% *	6.4%	40.8%	8.6%
Percent low wage employees								
50% or more low wage	20.2%	28.4%	25.1%	15.4%	13.5%	8.5%	25.7%	11.8%
Less than 50% low wage	31.2%	36.5%	32.0%	29.7%	22.2%	13.8%	35.0%	20.0%
Unknown	9.0%	28.9%	42.1%	20.4%	6.6%	6.8%	32.4%	6.9%

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.b.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single 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	0.28%	0.81%	0.98%	0.90%	0.69%	0.73%	0.49%	0.66%
Industry group								
Agric., fish., forest.	2.18%	2.65%	7.32%	9.33%	14.28% *	7.42% *	2.49%	7.19%
Mining	6.00%	12.34% *	14.29% *	6.82% *	4.96% *	6.72%	13.33% *	4.08%
Construction	1.84%	2.97%	4.12%	4.32%	8.30%	3.38% *	1.99%	4.08%
Manufacturing	0.89%	3.04%	3.43%	2.74%	2.11%	1.29%	1.35%	0.99%
Transp., commu., util.	2.74%	4.89%	4.90%	4.19%	3.21%	5.75%	4.20%	4.07%
Wholesale trade	1.48%	3.20%	3.38%	3.31%	2.51%	2.42%	1.86%	1.94%
Retail trade	0.64%	2.30%	1.80%	1.57%	1.37%	0.58%	1.33%	0.33%
Fin., ins., real est.	1.29%	3.77%	2.92%	6.95%	3.12%	1.97%	2.58%	1.52%
Services	0.63%	1.22%	1.28%	1.11%	2.38%	1.40%	1.04%	1.42%
Ownership								
For profit, incorporated	0.33%	0.93%	1.41%	0.87%	0.50%	0.83%	0.41%	0.67%
For profit, unincorporated	1.56%	2.02%	4.46%	3.42%	4.72%	1.85%	1.75%	3.23%
Nonprofit	1.12%	2.75%	4.67%	3.32%	3.18%	2.58%	1.99%	2.29%
Unknown	0.75%	*****	*****	12.55% *	1.25% *	0.87%	5.05% *	0.73%
Age of firm								
Less than 5 years	1.85%	2.86%	2.46%	2.92%	4.85%	2.92% *	1.95%	2.73%
5-9 years	1.26%	2.05%	1.72%	1.96%	3.21%	3.05%	1.45%	1.59%
10-19 years	1.04%	1.29%	2.06%	1.91%	1.91%	3.21%	1.17%	1.34%
20 or more years	0.56%	1.21%	1.06%	1.44%	0.82%	1.66%	0.78%	1.07%
Unknown	0.90%	12.77% *	14.84% *	5.69% *	1.90%	0.75%	10.02%	0.80%
Multi/single status								
2 or more locations	0.65%	6.32%	3.69%	1.84%	0.75%	0.73%	1.48%	0.68%
1 location only	0.54%	0.80%	0.72%	0.92%	1.16%	5.30%	0.56%	1.13%
Percent full-time employees								
Less than 25%	2.86%	6.72%	9.02%	5.49%	3.82%	1.34% *	5.21%	2.09%
25-49%	1.45%	2.98%	4.60%	3.14%	2.00%	0.40%	2.16%	0.90%
50-74%	1.34%	2.04%	3.52%	3.09%	4.10%	0.92%	2.05%	1.52%
75% or more	0.33%	0.81%	1.17%	1.12%	0.78%	0.99%	0.45%	0.83%
Union presence								
No union employees	0.40%	1.07%	0.95%	0.88%	0.78%	0.71%	0.61%	0.71%
Has union employees	2.32%	7.64%	5.99%	3.59%	2.27%	2.40%	4.96%	2.18%
Unknown	2.23%	7.87%	5.69%	5.99%	8.63% *	1.28%	4.73%	1.50%
Percent low wage employees								
50% or more low wage	1.42%	2.87%	4.94%	2.38%	2.26%	2.53%	2.31%	1.51%
Less than 50% low wage	0.46%	0.97%	0.99%	1.13%	1.00%	2.10%	0.60%	1.17%
Unknown	0.77%	5.86%	7.79%	5.07%	1.75%	0.48%	4.57%	0.56%

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.b.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single 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	10.6%	17.5%	10.9%	6.7%	3.9%	3.6%	14.6%	4.2%
Industry group								
Agric., fish., forest.	23.5%	27.5%	17.5% *	14.1% *	10.6% *	5.2% *	25.3%	7.6% *
Mining	15.8%	23.1% *	23.2% *	17.5% *	9.4% *	10.9% *	25.9% *	9.2% *
Construction	16.2%	18.1%	15.1%	10.9%	1.6% *	25.2% *	16.8%	10.1%
Manufacturing	7.6%	12.9%	7.3%	3.9%	4.2% *	7.1%	9.2%	5.1%
Transp., commu., util.	6.9%	8.3%	10.4%	8.2% *	4.3% *	5.1% *	8.4%	5.7%
Wholesale trade	9.5%	15.1%	6.3%	4.1% *	4.6% *	8.9%	11.2%	6.4%
Retail trade	6.9%	16.1%	13.3%	5.8%	2.5%	1.2%	13.4%	2.0%
Fin., ins., real est.	7.5%	12.7%	7.6%	5.8% *	3.6% *	4.6% *	10.8%	4.7%
Services	13.1%	19.2%	10.9%	7.8%	4.7%	3.3%	16.2%	4.9%
Unknown	33.1% *	33.1% *	*****	*****	*****	*****	33.1% *	*****
Ownership								
For profit, incorporated	9.2%	15.5%	10.2%	6.4%	3.8%	3.8%	12.8%	4.2%
For profit, unincorporated	17.1%	20.6%	12.4%	4.9% *	4.8% *	2.2% *	18.8%	3.9%
Nonprofit	14.3%	22.2%	14.6%	9.2%	4.6%	2.3% *	18.4%	5.6%
Unknown	2.4%	100.0% *	*****	*****	0.5% *	2.3% *	38.3% *	2.1% *
Age of firm								
Less than 5 years	10.4%	12.7%	8.3% *	4.9% *	1.3% *	0.6% *	11.2%	2.8% *
5-9 years	11.5%	14.2%	11.7%	2.7%	2.6% *	5.6% *	12.8%	2.9%
10-19 years	13.1%	17.9%	10.4%	7.2%	4.5%	1.4% *	14.9%	5.1%
20 or more years	11.8%	21.5%	11.8%	7.7%	4.5%	4.4%	16.6%	5.1%
Unknown	3.2%	*****	*****	4.0% *	2.1% *	3.4%	6.8% *	3.2%
Multi/single status								
2 or more locations	4.7%	8.0% *	10.4%	7.3%	3.8%	3.6%	8.3%	4.1%
1 location only	14.7%	17.7%	11.0%	6.2%	4.6%	9.0% *	15.3%	5.5%
Percent full-time employees								
Less than 25%	13.4%	20.4%	15.7%	12.1%	2.7% *	0.8% *	17.3%	6.1%
25-49%	9.7%	17.7%	16.7%	8.5%	3.3% *	0.4% *	16.3%	2.0% *
50-74%	11.3%	17.6%	11.0%	8.1%	3.7%	2.6%	15.4%	3.5%
75% or more	10.5%	17.4%	10.3%	6.1%	4.1%	4.2%	14.2%	4.5%
Union presence								
No union employees	11.0%	17.5%	10.6%	6.4%	3.7%	2.9%	14.5%	3.9%
Has union employees	11.6%	17.4%	19.0%	13.2%	8.2%	8.8%	17.7%	8.9%
Unknown	4.0%	17.2%	6.7% *	2.8% *	1.2% *	1.3% *	12.7%	1.2% *
Percent low wage employees								
50% or more low wage	13.3%	25.4%	14.5%	6.3% *	3.9%	0.7% *	19.9%	3.5%
Less than 50% low wage	11.7%	16.6%	10.8%	6.8%	4.2%	4.1%	14.0%	4.9%
Unknown	4.6%	24.2%	4.6% *	6.6% *	2.4% *	3.7%	17.1%	3.5%

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.A.2.b.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single 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	0.26%	0.41%	0.78%	0.71%	0.48%	0.39%	0.41%	0.29%
Industry group								
Agric., fish., forest.	1.97%	4.33%	10.81% *	6.09% *	6.00% *	7.50% *	1.80%	2.92% *
Mining	4.69%	15.13% *	10.45% *	10.16% *	4.87% *	3.70% *	14.47% *	2.84% *
Construction	1.26%	1.57%	4.13%	1.80%	1.98% *	8.00% *	1.50%	2.57%
Manufacturing	0.69%	2.01%	1.58%	0.91%	1.85% *	0.89%	1.13%	0.97%
Transp., commu., util.	1.02%	2.42%	2.03%	3.38% *	1.32% *	1.73% *	1.38%	1.27%
Wholesale trade	1.61%	4.24%	1.69%	1.71% *	1.65% *	1.75%	2.47%	1.40%
Retail trade	0.54%	2.14%	2.64%	0.92%	0.57%	0.20%	1.26%	0.33%
Fin., ins., real est.	1.28%	2.26%	1.51%	2.66% *	1.27% *	1.62% *	1.61%	1.26%
Services	0.59%	0.88%	0.98%	1.37%	0.74%	0.89%	0.79%	0.72%
Unknown	12.62% *	12.62% *	*****	*****	*****	*****	12.62% *	*****
Ownership								
For profit, incorporated	0.30%	0.67%	0.99%	0.71%	0.71%	0.49%	0.51%	0.35%
For profit, unincorporated	0.99%	1.28%	2.62%	1.64% *	1.45% *	1.23% *	1.06%	0.92%
Nonprofit	1.08%	2.01%	1.47%	2.09%	0.84%	1.14% *	1.28%	0.76%
Unknown	0.70%	31.62% *	*****	*****	0.29% *	0.80% *	12.60% *	0.68% *
Age of firm								
Less than 5 years	1.65%	2.12%	3.21% *	1.85% *	1.14% *	0.33% *	1.82%	1.24% *
5-9 years	1.04%	1.56%	2.46%	0.70%	1.19% *	4.65% *	1.18%	0.63%
10-19 years	0.79%	1.25%	0.96%	1.41%	1.17%	0.84% *	0.99%	0.74%
20 or more years	0.47%	0.94%	1.19%	1.11%	0.77%	0.71%	0.71%	0.45%
Unknown	0.36%	*****	*****	2.10% *	1.04% *	0.42%	2.83% *	0.38%
Multi/single status								
2 or more locations	0.27%	2.81% *	1.74%	1.09%	0.56%	0.39%	0.72%	0.29%
1 location only	0.40%	0.39%	0.83%	0.61%	0.97%	4.58% *	0.41%	0.70%
Percent full-time employees								
Less than 25%	2.01%	3.93%	3.95%	3.01%	1.15% *	0.35% *	2.71%	1.71%
25-49%	1.10%	2.00%	3.96%	2.04%	1.20% *	0.25% *	1.86%	0.66% *
50-74%	1.28%	2.48%	2.15%	1.82%	1.05%	0.52%	1.99%	0.60%
75% or more	0.35%	0.65%	0.93%	0.71%	0.62%	0.49%	0.61%	0.28%
Union presence								
No union employees	0.24%	0.37%	0.84%	0.71%	0.63%	0.34%	0.36%	0.35%
Has union employees	1.36%	3.62%	5.48%	3.22%	1.96%	1.53%	2.85%	1.04%
Unknown	0.59%	3.20%	3.30% *	1.47% *	0.72% *	0.63% *	2.38%	0.46% *
Percent low wage employees								
50% or more low wage	0.82%	1.33%	4.19%	1.94% *	0.92%	0.35% *	1.06%	0.93%
Less than 50% low wage	0.33%	0.49%	0.67%	0.87%	0.58%	0.86%	0.37%	0.41%
Unknown	0.22%	7.21%	2.17% *	2.58% *	1.01% *	0.47%	3.40%	0.40%

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) 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., commu., 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.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider 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	9.0%	14.0%	10.2%	7.0%	2.4%	3.5%	12.4%	3.4%
Industry group								
Agric., fish., forest.	12.3%	14.8%	11.5% *	2.0% *	4.1% *	*****	13.4%	2.9% *
Mining	4.9% *	9.4% *	13.7% *	*****	3.6% *	0.6% *	10.1% *	1.5% *
Construction	13.2%	15.4%	11.7%	7.6%	4.0% *	6.6% *	13.9%	6.0% *
Manufacturing	8.3%	13.9%	8.3%	7.1%	4.3%	4.6%	10.7%	4.6%
Transp., commu., util.	14.2%	14.2% *	13.7% *	8.8% *	4.3% *	18.5%	13.8%	14.6%
Wholesale trade	11.0%	17.7%	15.4% *	5.0% *	1.2% *	4.4% *	15.3%	3.0% *
Retail trade	5.7%	12.1%	10.5%	7.5%	1.8%	1.1%	11.3%	1.5%
Fin., ins., real est.	6.2%	10.9%	10.5%	4.6% *	0.7% *	3.4% *	10.3%	2.8% *
Services	9.9%	14.1%	8.7%	7.7%	2.9% *	2.2% *	12.4%	3.4%
Unknown	66.9% *	66.9% *	*****	*****	*****	*****	66.9% *	*****
Ownership								
For profit, incorporated	8.8%	15.0%	9.6%	6.7%	2.3%	3.8%	12.5%	3.6%
For profit, unincorporated	10.2%	11.3%	10.8%	8.3%	1.9% *	3.8%	11.2%	3.0%
Nonprofit	10.6%	14.4%	13.9%	8.3%	3.2% *	3.3%	13.6%	4.0%
Unknown	0.6% *	*****	*****	*****	*****	0.7% *	*****	0.6% *
Age of firm								
Less than 5 years	12.9%	16.8%	6.7% *	6.8%	0.7% *	0.0% *	14.3%	0.9% *
5-9 years	9.6%	12.2%	7.6%	4.4%	2.6% *	0.7% *	10.8%	1.8% *
10-19 years	12.1%	15.1%	11.3%	8.1%	2.4% *	11.8%	13.5%	5.9%
20 or more years	8.8%	12.6%	11.5%	7.4%	2.7%	5.7%	11.6%	4.7%
Unknown	1.7%	37.1% *	*****	2.1% *	1.5% *	1.6%	9.3% *	1.6%
Multi/single status								
2 or more locations	3.7%	9.9% *	6.5% *	4.7%	2.2%	3.5%	6.3%	3.2%
1 location only	12.7%	14.1%	11.0%	9.0%	3.8%	3.3% *	13.1%	5.0%
Percent full-time employees								
Less than 25%	11.1%	8.9%	21.8%	19.7%	3.4% *	5.2% *	13.7%	6.2% *
25-49%	7.4%	12.8%	11.7%	7.9% *	2.4% *	1.1% *	12.0%	2.0%
50-74%	9.3%	15.3%	8.7%	7.4%	1.6% *	1.1%	13.3%	1.8%
75% or more	9.0%	14.1%	10.0%	6.2%	2.5%	4.1%	12.2%	3.7%
Union presence								
No union employees	8.8%	14.1%	9.9%	6.4%	1.7%	0.8%	12.4%	1.7%
Has union employees	15.7%	13.9% *	16.9% *	16.7%	11.8% *	16.5%	15.7%	15.7%
Unknown	3.2%	9.1% *	9.2% *	6.7% *	3.9% *	1.0% *	9.2% *	1.3% *
Percent low wage employees								
50% or more low wage	11.0%	16.2%	14.2% *	10.3%	1.7%	6.5% *	15.3%	4.5%
Less than 50% low wage	10.2%	13.8%	9.8%	6.6%	2.6%	7.2%	12.1%	4.8%
Unknown	2.6%	15.3%	15.4%	7.3% *	1.9% *	1.4%	14.9%	1.5%

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.A.2.c.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider 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	0.30%	0.64%	0.92%	0.77%	0.32%	0.47%	0.37%	0.27%
Industry group								
Agric., fish., forest.	1.75%	2.13%	4.91% *	3.10% *	1.81% *	*****	2.06%	1.02% *
Mining	1.81% *	3.80% *	10.07% *	*****	3.37% *	0.94% *	5.91% *	1.36% *
Construction	2.25%	3.39%	2.75%	2.21%	5.28% *	4.52% *	2.38%	1.85% *
Manufacturing	1.43%	3.46%	1.88%	1.17%	1.14%	0.82%	2.36%	0.74%
Transp., commu., util.	3.10%	4.33% *	5.33% *	3.05% *	2.99% *	3.76%	3.80%	2.67%
Wholesale trade	2.33%	4.46%	4.62% *	1.65% *	0.60% *	2.40% *	3.08%	1.41% *
Retail trade	0.38%	1.92%	0.96%	1.44%	0.38%	0.27%	1.11%	0.23%
Fin., ins., real est.	0.65%	2.12%	3.08%	2.10% *	0.83% *	1.41% *	1.43%	0.96% *
Services	0.34%	0.65%	0.95%	1.55%	0.89% *	0.66% *	0.49%	0.48%
Unknown	*	20.54% *	*****	*****	*****	*****	20.54% *	*****
Ownership								
For profit, incorporated	0.41%	0.93%	1.16%	0.82%	0.34%	0.54%	0.60%	0.33%
For profit, unincorporated	0.87%	1.02%	2.57%	1.97%	0.99% *	1.09%	1.09%	0.86%
Nonprofit	1.07%	1.51%	2.12%	1.55%	1.15% *	0.99%	1.29%	0.59%
Unknown	0.25% *	*****	*****	*****	*****	0.28% *	*****	0.25% *
Age of firm								
Less than 5 years	1.98%	2.66%	2.66% *	1.46%	0.37% *	0.06% *	2.24%	0.42% *
5-9 years	1.22%	1.76%	1.92%	1.19%	1.41% *	0.50% *	1.35%	0.62% *
10-19 years	0.65%	1.34%	1.51%	1.39%	0.77% *	2.79%	0.81%	1.11%
20 or more years	0.73%	1.43%	1.32%	1.17%	0.53%	0.88%	0.95%	0.65%
Unknown	0.30%	13.47% *	*****	1.15% *	0.75% *	0.27%	7.15% *	0.25%
Multi/single status								
2 or more locations	0.36%	3.04% *	2.21% *	1.07%	0.38%	0.47%	1.29%	0.33%
1 location only	0.37%	0.62%	0.99%	0.77%	1.11%	4.48% *	0.39%	0.79%
Percent full-time employees								
Less than 25%	2.07%	1.87%	6.07%	3.92%	1.72% *	3.78% *	2.35%	2.02% *
25-49%	0.83%	3.01%	2.48%	3.45% *	1.13% *	0.62% *	1.35%	0.53%
50-74%	1.16%	2.45%	1.62%	1.29%	0.56% *	0.32%	1.81%	0.36%
75% or more	0.29%	0.76%	1.12%	0.71%	0.39%	0.58%	0.42%	0.33%
Union presence								
No union employees	0.29%	0.66%	0.95%	0.73%	0.28%	0.14%	0.36%	0.28%
Has union employees	1.33%	5.54% *	6.06% *	2.98%	3.89% *	1.98%	3.09%	1.68%
Unknown	0.65%	5.20% *	6.46% *	2.96% *	1.90% *	0.32% *	3.61% *	0.49% *
Percent low wage employees								
50% or more low wage	1.36%	2.62%	4.58% *	2.61%	0.48%	2.59% *	2.14%	1.05%
Less than 50% low wage	0.41%	0.65%	0.91%	0.81%	0.42%	1.39%	0.41%	0.57%
Unknown	0.39%	4.30%	4.44%	2.86% *	0.82% *	0.21%	3.52%	0.27%

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.A.2.c.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider 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	15.1%	23.6%	16.5%	11.3%	5.8%	5.4%	20.6%	6.1%
Industry group								
Agric., fish., forest.	24.8%	22.8%	38.8%	27.7% *	13.0% *	8.5% *	25.8%	15.3% *
Mining	19.0%	33.5% *	36.7% *	1.4% *	5.9% *	14.1% *	32.8% *	10.0% *
Construction	25.2%	28.9%	21.1%	19.3%	14.1% *	*****	25.9%	18.4%
Manufacturing	15.4%	24.3%	15.8%	12.0%	11.2%	9.0%	18.8%	10.4%
Transp., commu., util.	19.0%	20.3%	20.3%	10.9%	4.9% *	23.7%	19.0%	19.0%
Wholesale trade	16.9%	27.5%	15.9%	10.6%	6.5% *	8.0% *	21.8%	7.8%
Retail trade	8.5%	19.2%	12.2%	10.1%	4.3%	1.8%	15.9%	2.9%
Fin., ins., real est.	13.4%	28.0%	19.1%	13.7% *	1.3% *	3.9% *	25.4%	3.7% *
Services	16.1%	22.3%	15.7%	9.4%	6.4%	5.5%	19.9%	6.0%
Ownership								
For profit, incorporated	14.7%	24.3%	16.8%	11.2%	6.4%	5.9%	20.7%	6.4%
For profit, unincorporated	18.1%	20.6%	17.3%	11.3%	3.3% *	4.8%	19.6%	6.4%
Nonprofit	16.8%	26.3%	14.1%	12.0%	5.6%	4.1% *	21.8%	5.9%
Unknown	1.9% *	*****	*****	6.6% *	0.7% *	1.9% *	15.4% *	1.8% *
Age of firm								
Less than 5 years	18.5%	22.2%	13.3%	13.6%	6.0% *	0.8% *	20.0%	5.8% *
5-9 years	20.7%	25.4%	18.5%	9.6%	6.6% *	2.1% *	22.6%	7.6%
10-19 years	18.6%	23.7%	16.2%	11.4%	6.6%	13.6%	20.8%	8.9%
20 or more years	14.7%	23.3%	17.2%	11.8%	6.3%	6.7%	20.0%	7.1%
Unknown	4.1%	33.8% *	*****	3.6% *	2.3% *	4.2%	10.6% *	3.9%
Multi/single status								
2 or more locations	7.0%	15.6%	17.8%	9.8%	5.4%	5.4%	14.9%	5.6%
1 location only	20.7%	23.8%	16.3%	12.6%	10.0%	23.1%	21.3%	10.9%
Percent full-time employees								
Less than 25%	18.1%	25.4%	30.5%	15.0% *	4.2% *	0.4% *	25.3%	4.4% *
25-49%	12.0%	25.2%	11.9%	9.6%	3.6% *	1.2% *	20.2%	2.5%
50-74%	14.0%	22.0%	13.0%	9.7%	5.8% *	3.1%	19.1%	4.5%
75% or more	15.4%	23.8%	17.0%	11.5%	6.2%	6.4%	20.8%	6.8%
Union presence								
No union employees	14.8%	23.1%	16.0%	10.1%	5.2%	2.5%	20.0%	4.3%
Has union employees	25.0%	42.5%	31.0%	31.8%	16.8%	18.8%	38.0%	19.3%
Unknown	7.6%	24.9%	10.7% *	13.0% *	2.3% *	3.6%	20.0%	3.6%
Percent low wage employees								
50% or more low wage	12.9%	19.9%	16.5%	8.7% *	4.2% *	6.8% *	17.5%	5.9%
Less than 50% low wage	17.6%	24.0%	16.5%	11.9%	6.9%	8.3%	20.9%	8.1%
Unknown	5.1%	24.2%	17.8% *	6.0% *	1.7% *	4.0%	20.4%	3.7%

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.A.2.c.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider 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	0.28%	1.03%	0.37%	0.50%	0.42%	0.54%	0.62%	0.43%
Industry group								
Agric., fish., forest.	2.16%	3.65%	5.87%	8.39% *	5.80% *	7.31% *	2.64%	5.82% *
Mining	5.68%	11.03% *	14.29% *	0.64% *	5.02% *	4.99% *	12.70% *	3.76% *
Construction	1.65%	1.94%	3.61%	3.88%	5.76% *	*****	1.70%	2.78%
Manufacturing	1.00%	3.55%	2.25%	1.82%	1.45%	1.11%	1.46%	0.94%
Transp., commu., util.	1.46%	3.53%	4.30%	2.21%	1.91% *	3.86%	2.63%	3.08%
Wholesale trade	1.01%	2.84%	3.62%	2.36%	1.99% *	2.77% *	1.60%	1.56%
Retail trade	0.72%	2.35%	1.36%	1.32%	1.07%	0.40%	1.43%	0.36%
Fin., ins., real est.	1.29%	3.48%	4.20%	4.11% *	0.51% *	1.67% *	2.77%	1.26% *
Services	0.83%	1.65%	1.52%	1.18%	1.37%	1.27%	1.19%	0.85%
Ownership								
For profit, incorporated	0.33%	1.09%	0.85%	0.59%	0.45%	0.63%	0.61%	0.48%
For profit, unincorporated	1.11%	1.46%	3.36%	3.13%	1.69% *	1.23%	1.38%	1.64%
Nonprofit	1.11%	3.22%	2.16%	1.67%	1.33%	1.52% *	1.84%	0.81%
Unknown	0.74% *	*****	*****	9.31% *	0.31% *	0.84% *	5.05% *	0.76% *
Age of firm								
Less than 5 years	1.48%	2.32%	1.87%	1.49%	2.76% *	0.53% *	1.67%	1.77% *
5-9 years	1.26%	2.00%	1.57%	1.32%	2.57% *	1.27% *	1.38%	1.49%
10-19 years	1.00%	1.82%	0.91%	1.16%	1.35%	3.50%	1.30%	1.30%
20 or more years	0.55%	1.60%	0.96%	0.87%	0.49%	0.92%	0.90%	0.66%
Unknown	0.58%	12.77% *	*****	2.98% *	1.01% *	0.70%	9.88% *	0.61%
Multi/single status								
2 or more locations	0.38%	4.43%	2.20%	0.73%	0.47%	0.54%	1.30%	0.43%
1 location only	0.62%	1.01%	0.53%	0.69%	0.98%	3.39%	0.68%	0.99%
Percent full-time employees								
Less than 25%	1.95%	4.41%	8.40%	4.82% *	3.25% *	0.82% *	4.17%	1.74% *
25-49%	1.85%	3.77%	2.79%	2.38%	1.29% *	0.40% *	2.60%	0.70%
50-74%	1.32%	2.23%	1.41%	1.99%	2.08% *	0.93%	1.61%	0.91%
75% or more	0.36%	1.22%	0.56%	0.64%	0.65%	0.77%	0.69%	0.62%
Union presence								
No union employees	0.41%	1.07%	0.50%	0.62%	0.36%	0.47%	0.69%	0.34%
Has union employees	1.82%	6.61%	5.09%	3.72%	2.83%	1.77%	4.67%	1.60%
Unknown	1.22%	6.87%	4.08% *	4.52% *	2.02% *	0.65%	4.42%	0.63%
Percent low wage employees								
50% or more low wage	1.16%	2.70%	4.09%	2.98% *	1.90% *	2.58% *	1.24%	1.37%
Less than 50% low wage	0.49%	1.14%	0.58%	0.62%	0.55%	1.45%	0.75%	0.74%
Unknown	0.48%	4.03%	6.67% *	2.97% *	0.57% *	0.46%	3.35%	0.40%

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.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider 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	6.9%	11.8%	7.8%	3.4%	1.1%	2.3%	9.8%	2.1%
Industry group								
Agric., fish., forest.	16.0%	18.3%	18.4% *	4.1% *	*****	5.2% *	17.3%	4.4% *
Mining	16.8% *	32.1% *	20.3% *	17.5% *	6.3% *	9.4% *	31.3% *	7.3% *
Construction	11.6%	12.5%	13.1%	8.1%	0.9% *	6.1% *	12.2%	5.3% *
Manufacturing	4.9%	9.4% *	4.1% *	2.6% *	1.6% *	4.8%	6.3%	2.8%
Transp., commu., util.	4.8%	7.2% *	6.3% *	4.6% *	3.3% *	3.1% *	6.1%	3.6%
Wholesale trade	6.9%	11.6% *	3.8% *	3.2% *	1.9% *	6.3%	8.4%	4.1% *
Retail trade	4.5%	11.6%	9.1%	2.7%	0.8% *	0.7%	9.2%	1.0%
Fin., ins., real est.	4.8%	9.3%	4.6% *	2.3% *	0.2% *	3.1% *	7.7%	2.4% *
Services	7.9%	12.0%	7.6%	3.2%	0.9% *	2.2% *	10.2%	1.9%
Ownership								
For profit, incorporated	6.3%	11.3%	7.5%	2.9%	0.9%	2.6%	9.2%	2.2%
For profit, unincorporated	8.9%	10.5%	8.1% *	2.8% *	1.7% *	0.8% *	9.8%	2.0% *
Nonprofit	10.0%	16.5%	9.4%	6.5% *	1.6% *	0.7% *	13.4%	2.6% *
Unknown	0.4% *	*****	*****	*****	0.5% *	0.4% *	*****	0.4% *
Age of firm								
Less than 5 years	5.8%	6.5%	7.2% *	2.9% *	0.1% *	*****	6.4%	0.8% *
5-9 years	8.1%	11.3%	5.1%	0.9% *	0.6% *	2.2% *	9.2%	0.9%
10-19 years	7.4%	10.4%	6.9%	2.8%	0.9% *	1.4% *	8.7%	1.9%
20 or more years	8.3%	15.9%	9.4%	4.4%	1.5%	3.3%	12.3%	2.7%
Unknown	1.7%	*****	*****	1.4% *	0.1% *	1.9%	2.4% *	1.7%
Multi/single status								
2 or more locations	2.6%	8.4% *	8.2%	3.0%	1.0%	2.3%	5.6%	2.1%
1 location only	9.8%	11.8%	7.7%	3.8%	1.3% *	2.9% *	10.3%	2.5%
Percent full-time employees								
Less than 25%	10.3%	15.7%	11.8%	10.0%	1.3% *	0.8% *	12.9%	5.4% *
25-49%	7.4%	15.5%	12.5% *	2.9% *	1.1% *	0.3% *	13.2%	0.7% *
50-74%	8.2%	12.1%	11.2%	6.8%	1.4% *	1.6% *	11.4%	2.2%
75% or more	6.4%	11.2%	6.7%	2.7%	1.0%	2.7%	9.1%	2.1%
Union presence								
No union employees	6.9%	11.6%	7.2%	3.0%	0.7%	1.6%	9.6%	1.5%
Has union employees	10.0%	17.1%	20.3%	12.0%	7.2%	6.2%	18.0%	6.5%
Unknown	2.7%	10.3% *	4.6% *	1.2% *	0.3% *	1.3% *	7.6% *	1.1% *
Percent low wage employees								
50% or more low wage	8.7%	17.3%	9.1%	4.3% *	0.8% *	0.7% *	13.3%	1.8% *
Less than 50% low wage	7.6%	11.1%	7.8%	3.3%	1.3%	3.1%	9.4%	2.3%
Unknown	2.7%	16.2% *	3.2% *	4.2% *	0.2% *	2.1%	11.1%	2.0%

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.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider 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	0.23%	0.40%	0.91%	0.55%	0.14%	0.38%	0.38%	0.20%
Industry group								
Agric., fish., forest.	1.56%	2.54%	7.54% *	5.76% *	*****	7.50% *	1.81%	2.76% *
Mining	5.47% *	15.08% *	6.45% *	10.16% *	2.33% *	3.50% *	12.89% *	2.79% *
Construction	1.54%	2.02%	2.95%	1.84%	1.97% *	3.25% *	1.82%	1.92% *
Manufacturing	0.82%	3.25% *	1.29% *	0.93% *	0.47% *	0.88%	1.51%	0.48%
Transp., commu., util.	0.99%	2.31% *	2.08% *	1.68% *	1.38% *	1.17% *	1.40%	0.93%
Wholesale trade	1.26%	4.10% *	1.77% *	1.72% *	1.18% *	1.79%	2.02%	1.36% *
Retail trade	0.49%	1.47%	2.10%	0.65%	0.28% *	0.16%	1.09%	0.23%
Fin., ins., real est.	1.22%	2.56%	1.68% *	1.20% *	0.18% *	1.44% *	2.01%	1.05% *
Services	0.36%	0.76%	0.93%	0.92%	0.32% *	0.86% *	0.54%	0.54%
Ownership								
For profit, incorporated	0.18%	0.41%	1.14%	0.43%	0.19%	0.44%	0.38%	0.28%
For profit, unincorporated	0.69%	1.00%	2.53% *	0.98% *	1.31% *	0.88% *	0.71%	0.93% *
Nonprofit	0.95%	2.23%	1.72%	2.06% *	0.53% *	0.34% *	1.22%	0.88% *
Unknown	0.15% *	*****	*****	*****	0.29% *	0.21% *	*****	0.16% *
Age of firm								
Less than 5 years	1.01%	1.06%	3.38% *	1.82% *	0.19% *	*****	1.12%	0.43% *
5-9 years	0.92%	1.58%	1.41%	0.40% *	0.32% *	2.01% *	0.99%	0.25%
10-19 years	0.52%	0.77%	0.90%	0.50%	0.47% *	0.84% *	0.63%	0.51%
20 or more years	0.42%	1.14%	1.15%	0.93%	0.21%	0.62%	0.75%	0.32%
Unknown	0.42%	*****	*****	1.62% *	0.11% *	0.50%	1.08% *	0.43%
Multi/single status								
2 or more locations	0.22%	2.92% *	1.98%	0.75%	0.15%	0.38%	1.01%	0.24%
1 location only	0.34%	0.44%	0.80%	0.53%	0.42% *	1.39% *	0.35%	0.56%
Percent full-time employees								
Less than 25%	1.54%	3.52%	3.03%	2.77%	0.98% *	0.35% *	1.89%	1.72% *
25-49%	1.23%	2.26%	4.25% *	1.78% *	0.59% *	0.25% *	2.20%	0.30% *
50-74%	0.96%	1.75%	1.60%	1.55%	0.55% *	0.66% *	1.42%	0.59%
75% or more	0.32%	0.70%	0.91%	0.38%	0.09%	0.49%	0.55%	0.28%
Union presence								
No union employees	0.29%	0.47%	0.96%	0.54%	0.16%	0.34%	0.41%	0.20%
Has union employees	1.18%	3.00%	5.64%	2.69%	1.75%	1.29%	2.44%	0.95%
Unknown	0.78%	4.36% *	2.84% *	0.89% *	0.67% *	0.64% *	3.31% *	0.49% *
Percent low wage employees								
50% or more low wage	0.94%	1.82%	2.71%	1.39% *	0.38% *	0.32% *	1.37%	0.69% *
Less than 50% low wage	0.27%	0.43%	0.85%	0.55%	0.20%	0.88%	0.33%	0.31%
Unknown	0.30%	6.35% *	1.30% *	2.72% *	0.12% *	0.49%	2.58%	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.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.d(1998) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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 employees	Less than 50 employees	50 or more employees
United States	32.4%	14.5%	22.1%	28.8%	39.8%	69.5%	17.6%	56.4%
Industry group								
Agric., fish., forest.	16.4%	11.5%	23.5% *	18.8% *	35.6% *	55.9%	13.6%	41.2%
Mining	39.0%	12.2% *	33.9% *	6.7% *	33.3% *	74.5%	17.4% *	53.2%
Construction	18.2%	12.7%	25.5%	26.4%	29.4%	59.8%	16.3%	37.1%
Manufacturing	30.5%	13.4%	22.0%	29.1%	42.5%	60.1%	19.3%	47.3%
Transp., commu., util.	43.6%	19.9%	18.7%	23.2%	26.5%	78.0%	19.8%	64.4%
Wholesale trade	31.4%	18.6%	26.8%	26.2%	37.2%	61.0%	21.3%	49.9%
Retail trade	37.7%	12.8%	18.1%	23.1%	29.3%	66.0%	15.7%	54.2%
Fin., ins., real est.	49.7%	14.4%	18.2%	35.9%	52.7%	87.5%	16.5%	76.7%
Services	27.1%	14.8%	22.9%	33.6%	45.9%	62.2%	17.9%	51.6%
Unknown	31.2% *	31.2% *	*****	*****	*****	*****	31.2% *	*****
Ownership								
For profit, incorporated	35.0%	15.1%	21.9%	27.3%	37.7%	72.4%	18.2%	58.4%
For profit, unincorporated	16.3%	11.6%	18.5%	26.6%	42.9%	47.8%	12.8%	43.3%
Nonprofit	30.6%	17.4%	26.6%	37.7%	48.2%	61.6%	21.5%	50.3%
Unknown	47.1%	*****	*****	13.9% *	32.0% *	50.4%	15.4% *	47.3%
Age of firm								
Less than 5 years	20.5%	16.1%	20.8%	21.8%	37.3%	75.8%	17.3%	47.9%
5-9 years	19.1%	14.1%	22.9%	21.9%	41.0%	55.7%	16.5%	37.5%
10-19 years	21.5%	13.6%	21.6%	26.7%	34.8%	70.6%	16.7%	42.1%
20 or more years	35.9%	14.6%	22.7%	31.0%	38.9%	86.3%	18.8%	60.3%
Unknown	57.7%	29.1% *	12.9% *	47.3%	50.2%	59.4%	20.7% *	58.4%
Multi/single status								
2 or more locations	52.8%	19.0%	22.7%	29.4%	39.7%	69.5%	22.2%	58.1%
1 location only	18.1%	14.4%	22.0%	28.4%	40.7%	66.7%	17.1%	36.5%
Percent full-time employees								
Less than 25%	20.8%	8.9%	11.8% *	23.8%	31.4%	57.3%	10.1%	41.2%
25-49%	34.2%	10.0%	16.0%	16.0%	27.2%	81.6%	12.0%	60.1%
50-74%	33.5%	17.2%	26.5%	23.0%	42.5%	76.1%	19.6%	59.6%
75% or more	32.5%	14.5%	22.2%	30.9%	41.2%	67.4%	17.9%	56.0%
Union presence								
No union employees	28.2%	14.1%	21.6%	27.4%	38.6%	64.0%	17.1%	50.5%
Has union employees	68.1%	25.9%	38.5%	51.6%	53.5%	91.7%	33.4%	83.3%
Unknown	53.7%	16.2%	11.6% *	30.5%	45.2%	69.0%	15.5%	65.9%
Percent low wage employees								
50% or more low wage	28.3%	13.3%	17.8%	18.1%	27.9%	80.5%	13.9%	49.9%
Less than 50% low wage	26.9%	14.6%	22.7%	29.7%	39.8%	81.1%	18.0%	53.0%
Unknown	58.0%	15.2%	11.4% *	38.1%	51.0%	63.0%	15.1%	61.7%

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.A.2.d(1998) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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 employees	Less than 50 employees	50 or more employees
_____								
United States	0.55%	0.74%	1.39%	0.81%	1.76%	1.17%	0.55%	1.12%
Industry group								
Agric., fish., forest.	2.87%	3.40%	10.73% *	7.35% *	12.04% *	12.03%	3.53%	9.14%
Mining	7.17%	4.29% *	10.54% *	3.64% *	14.48% *	14.21%	5.62% *	9.90%
Construction	1.86%	1.91%	4.10%	3.60%	3.87%	8.86%	1.91%	3.75%
Manufacturing	1.21%	2.79%	3.29%	2.29%	2.65%	2.38%	1.86%	2.35%
Transp., commu., util.	2.87%	4.08%	4.11%	4.44%	6.52%	3.41%	1.70%	3.72%
Wholesale trade	1.52%	3.10%	4.71%	4.10%	5.77%	2.89%	1.87%	2.85%
Retail trade	1.53%	1.27%	3.28%	1.94%	2.58%	1.65%	1.20%	1.86%
Fin., ins., real est.	2.32%	3.48%	3.95%	5.54%	4.73%	1.50%	2.41%	2.11%
Services	0.63%	1.04%	1.43%	1.99%	2.68%	0.99%	0.64%	1.23%
Unknown	*	12.25% *	*****	*****	*****	*****	12.25% *	*****
Ownership								
For profit, incorporated	0.78%	0.88%	1.77%	0.87%	1.91%	1.39%	0.69%	1.30%
For profit, unincorporated	0.80%	1.08%	2.92%	4.36%	4.25%	5.47%	1.15%	2.99%
Nonprofit	1.30%	2.56%	2.75%	3.81%	2.60%	6.45%	2.03%	2.18%
Unknown	2.70%	*****	*****	9.39% *	10.06% *	2.42%	5.05% *	2.74%
Age of firm								
Less than 5 years	1.45%	1.50%	4.13%	2.14%	4.49%	7.23%	1.68%	2.45%
5-9 years	1.77%	2.05%	3.02%	2.32%	6.44%	6.09%	1.80%	3.93%
10-19 years	0.52%	1.12%	1.99%	2.27%	3.11%	3.13%	0.61%	1.35%
20 or more years	0.81%	1.37%	1.72%	1.64%	1.57%	1.50%	0.97%	1.70%
Unknown	1.30%	11.86% *	10.05% *	8.02%	4.94%	1.08%	8.38% *	1.40%
Multi/single status								
2 or more locations	1.17%	5.42%	3.28%	1.59%	1.93%	1.17%	1.63%	1.21%
1 location only	0.57%	0.69%	1.37%	1.26%	1.74%	6.72%	0.59%	0.63%
Percent full-time employees								
Less than 25%	3.17%	2.09%	6.45% *	5.38%	4.82%	9.69%	1.74%	5.93%
25-49%	1.70%	2.18%	2.92%	2.98%	4.74%	2.16%	1.63%	3.09%
50-74%	1.75%	2.42%	2.38%	1.27%	3.10%	1.92%	2.01%	1.79%
75% or more	0.51%	0.73%	1.31%	0.73%	1.84%	1.21%	0.56%	1.14%
Union presence								
No union employees	0.53%	0.71%	1.37%	1.03%	1.74%	1.64%	0.56%	1.22%
Has union employees	2.50%	5.63%	3.74%	5.87%	3.79%	1.56%	3.70%	2.07%
Unknown	2.42%	4.76%	4.41% *	5.85%	7.26%	2.87%	3.23%	2.76%
Percent low wage employees								
50% or more low wage	1.78%	2.33%	3.87%	1.84%	3.01%	1.89%	1.73%	2.42%
Less than 50% low wage	0.48%	0.86%	1.37%	1.01%	1.91%	1.58%	0.67%	1.36%
Unknown	1.19%	3.58%	6.01% *	6.55%	4.71%	0.95%	2.62%	1.17%

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.e(1998) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1998

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
Firm size								
Less than 50 employees	17.6%	19.8%	82.7%	34.0%	52.2%	5.5%	5.6%	61.3%
50+ employees	56.4%	27.7%	92.3%	46.0%	74.9%	33.5%	31.1%	79.3%
Less than 10 employees	14.5%	22.1%	80.0%	33.1%	49.3%	4.0%	4.3%	50.5%
10-24 employees	22.1%	17.0%	86.1%	35.7%	55.3%	7.0%	7.2%	78.8%
25-99 employees	28.8%	14.4%	89.6%	35.6%	62.4%	11.5%	11.5%	85.0%
100-999 employees	39.8%	15.5%	91.7%	37.4%	69.4%	19.8%	18.7%	86.7%
1000+ employees	69.5%	36.1%	93.4%	52.6%	80.2%	44.9%	41.2%	73.7%
Industry group								
Agric., fish., forest.	16.4%	31.4%	71.3%	27.2%	46.7%	8.9%	9.5%	42.1%
Mining	39.0%	38.9%	70.7%	24.0%	56.2%	27.0%	25.0%	54.3%
Construction	18.2%	20.1%	83.1%	32.4%	53.8%	5.4%	6.3%	64.8%
Manufacturing	30.5%	16.5%	90.1%	40.7%	60.2%	17.2%	14.6%	81.3%
Transp., commu., util.	43.6%	27.3%	89.0%	46.3%	67.8%	32.7%	32.2%	76.6%
Wholesale	31.4%	19.4%	86.6%	35.7%	62.0%	16.2%	14.8%	66.6%
Retail	37.7%	25.3%	87.5%	39.7%	62.8%	19.2%	17.4%	74.7%
Fin., ins., real est.	49.7%	30.1%	91.8%	49.1%	73.7%	39.5%	38.2%	69.8%
Services	27.1%	20.4%	84.8%	36.3%	57.4%	7.9%	7.9%	62.9%
Unknown	31.2%	33.1%	66.9%	66.9%	*****	*****	*****	*****
Ownership								
For profit, incorporated	35.0%	23.4%	87.4%	39.7%	62.7%	18.4%	17.4%	71.4%
For profit, unincorporated	16.3%	23.3%	79.7%	33.2%	50.4%	4.6%	4.4%	57.0%
Nonprofit	30.6%	19.8%	85.5%	39.4%	56.3%	14.4%	14.9%	56.8%
Unknown	47.1%	15.8%	93.0%	30.6%	82.2%	18.6%	15.7%	81.1%
Age of firm								
Less than 5 years	20.5%	17.7%	87.1%	39.5%	51.1%	5.1%	5.3%	64.5%
5-9 years	19.1%	16.8%	85.5%	34.3%	56.0%	3.7%	3.3%	63.6%
10-19 years	21.5%	19.4%	84.0%	34.1%	55.5%	5.9%	5.3%	67.2%
20 or more years	35.9%	26.2%	85.8%	41.7%	61.5%	22.2%	21.7%	70.8%
Unknown	57.7%	26.9%	91.6%	39.6%	77.8%	32.5%	29.6%	68.4%
Multi/single status								
2 or more locations	52.8%	27.1%	91.5%	44.2%	73.8%	31.8%	29.4%	79.1%
1 location only	18.1%	19.7%	82.7%	34.7%	51.8%	5.2%	5.6%	60.5%
Percent full-time employees								
Less than 25%	20.8%	25.2%	80.0%	31.3%	54.7%	10.4%	10.8%	51.6%
25-49%	34.2%	28.6%	84.7%	43.2%	57.0%	18.0%	15.5%	69.0%
50-74%	33.5%	26.2%	84.5%	39.6%	59.3%	14.4%	14.2%	68.4%
75% or more	32.5%	21.6%	87.1%	38.3%	61.8%	16.6%	15.8%	68.7%
Union presence								
No union employees	28.2%	21.3%	85.6%	36.8%	59.2%	12.7%	12.3%	69.6%
Has union employees	68.1%	36.2%	92.5%	54.4%	76.0%	47.2%	43.0%	73.0%
Unknown	53.7%	28.8%	91.2%	46.3%	69.0%	32.2%	29.7%	40.9%
Percent low wage employees								
50% or more low wage	28.3%	25.0%	82.1%	41.4%	51.5%	11.6%	11.1%	62.4%
Less than 50% low wage	26.9%	20.5%	85.8%	37.4%	58.7%	12.5%	12.3%	69.1%
Unknown	58.0%	31.5%	90.7%	42.4%	74.8%	34.0%	30.7%	67.0%

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

Table I.A.2.e(1998) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1998

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
Firm size								
Less than 50 employees	0.55%	0.52%	0.47%	0.81%	0.67%	0.31%	0.30%	0.68%
50+ employees	1.12%	0.80%	0.28%	1.41%	0.69%	1.07%	1.23%	0.48%
Less than 10 employees	0.74%	0.51%	0.54%	1.14%	1.13%	0.31%	0.34%	1.04%
10-24 employees	1.39%	0.92%	0.77%	1.10%	0.89%	0.45%	0.37%	0.63%
25-99 employees	0.81%	0.65%	0.74%	1.17%	1.42%	0.72%	0.79%	1.00%
100-999 employees	1.76%	1.22%	0.70%	1.13%	1.43%	1.16%	1.23%	0.63%
1000+ employees	1.17%	1.18%	0.51%	2.02%	0.82%	1.42%	1.56%	0.69%
Industry group								
Agric., fish., forest.	2.87%	1.99%	1.82%	2.99%	2.81%	1.97%	1.92%	4.43%
Mining	7.17%	6.24%	5.67%	5.52%	8.33%	3.76%	3.22%	7.28%
Construction	1.86%	1.37%	1.32%	2.65%	2.36%	0.59%	0.72%	2.82%
Manufacturing	1.21%	0.87%	0.96%	1.55%	0.89%	1.10%	1.03%	1.56%
Transp., commu., util.	2.87%	3.54%	1.41%	2.49%	2.04%	2.93%	2.84%	2.42%
Wholesale	1.52%	1.39%	1.53%	2.33%	2.11%	1.12%	0.94%	1.68%
Retail	1.53%	0.74%	0.56%	1.09%	0.97%	0.63%	0.62%	0.81%
Fin., ins., real est.	2.32%	1.48%	1.17%	1.52%	1.20%	1.77%	2.00%	1.47%
Services	0.63%	0.36%	0.66%	0.92%	0.68%	0.43%	0.55%	0.87%
Unknown	12.25%	12.62%	20.54%	20.54%	*****	*****	*****	*****
Ownership								
For profit, incorporated	0.78%	0.56%	0.35%	0.86%	0.60%	0.60%	0.62%	0.60%
For profit, unincorporated	0.80%	0.78%	0.64%	1.23%	1.27%	0.40%	0.27%	1.36%
Nonprofit	1.30%	1.17%	1.06%	1.82%	1.96%	1.06%	1.29%	1.70%
Unknown	2.70%	2.00%	1.54%	2.76%	2.02%	3.18%	3.18%	2.07%
Age of firm								
Less than 5 years	1.45%	2.19%	2.13%	1.51%	1.78%	0.61%	0.67%	1.95%
5-9 years	1.77%	1.26%	1.08%	1.65%	1.65%	0.46%	0.50%	1.51%
10-19 years	0.52%	0.57%	0.57%	0.85%	0.92%	0.49%	0.52%	0.77%
20 or more years	0.81%	0.82%	0.50%	1.31%	0.50%	1.00%	1.05%	0.57%
Unknown	1.30%	1.57%	0.62%	1.48%	0.33%	1.42%	1.18%	0.86%
Multi/single status								
2 or more locations	1.17%	0.73%	0.30%	1.33%	0.72%	1.03%	1.26%	0.57%
1 location only	0.57%	0.52%	0.48%	0.91%	0.76%	0.23%	0.25%	0.76%
Percent full-time employees								
Less than 25%	3.17%	2.18%	2.40%	2.65%	2.66%	2.47%	3.16%	4.23%
25-49%	1.70%	2.98%	1.45%	2.11%	1.77%	1.95%	1.91%	2.06%
50-74%	1.75%	1.43%	1.42%	1.84%	1.82%	1.23%	1.16%	1.20%
75% or more	0.51%	0.39%	0.30%	0.79%	0.52%	0.50%	0.65%	0.54%
Union presence								
No union employees	0.53%	0.45%	0.28%	0.68%	0.49%	0.44%	0.56%	0.49%
Has union employees	2.50%	2.22%	1.07%	2.69%	1.45%	2.05%	2.12%	1.53%
Unknown	2.42%	1.97%	1.47%	2.85%	1.24%	2.53%	2.08%	3.63%
Percent low wage employees								
50% or more low wage	1.78%	1.06%	1.14%	2.54%	1.88%	1.63%	1.41%	1.56%
Less than 50% low wage	0.48%	0.39%	0.37%	0.85%	0.73%	0.61%	0.63%	0.51%
Unknown	1.19%	0.90%	0.72%	1.75%	0.76%	1.47%	1.51%	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.
***** No estimate available. No reported values in cell.

Table I.B.1(1998) Number of private-sector employees 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	110,575,764	16,352,183	10,577,655	16,852,534	19,603,265	47,190,127	35,600,529	74,975,235
Industry group								
Agric., fish., forest.	2,014,028	771,363	351,289	283,623	117,370 *	490,383	1,252,723	761,304
Mining	556,236	30,454 *	17,342 *	54,793 *	136,155	317,492	56,922 *	499,314
Construction	5,759,774	1,884,844	1,062,714	1,492,659	915,231	404,327 *	3,738,096	2,021,679
Manufacturing	19,030,318	1,170,741	1,081,991	2,461,680	4,212,312	10,103,595	3,369,077	15,661,242
Transp., commu., util.	6,557,839	432,539	388,022	701,893	969,624	4,065,761	1,228,536	5,329,303
Wholesale trade	7,312,313	890,118	706,356	1,196,464	1,180,674	3,338,701	2,271,956	5,040,356
Retail trade	22,338,092	3,090,065	2,482,600	3,386,748	2,965,669	10,413,010	7,440,334	14,897,758
Fin., ins., real est.	8,328,758	983,735	550,508	884,527	1,120,682	4,789,306	1,879,131	6,449,627
Services	38,658,499	7,082,823	3,936,835	6,390,146	7,981,142	13,267,553	14,348,252	24,310,247
Unknown	19,907	15,502	*****	*****	4,406 *	*****	15,502	4,406 *
Ownership								
For profit, incorporated	82,454,948	9,437,488	8,102,840	13,048,830	13,524,641	38,341,149	24,225,885	58,229,063
For profit, unincorporated	10,412,506	4,991,021	1,417,534	1,302,406	1,586,924	1,114,622	7,139,035	3,273,471
Nonprofit	13,899,205	1,896,777	1,057,282	2,414,789	4,219,053	4,311,304	4,198,485	9,700,720
Unknown	3,809,105	26,897	*****	86,509 *	272,646	3,423,053	37,124	3,771,981
Age of firm								
Less than 5 years	8,255,628	3,400,522	1,618,084	1,694,792	863,629	678,602	6,142,980	2,112,648
5-9 years	9,225,486	2,830,251	1,844,147	2,051,056	1,722,827	777,205	5,803,081	3,422,404
10-19 years	17,548,630	4,546,818	2,848,589	4,074,617	3,518,657	2,559,950	9,662,252	7,886,378
20 or more years	48,665,930	5,536,783	4,222,108	8,721,304	11,864,529	18,321,206	13,855,658	34,810,273
Unknown	26,880,090	37,810 *	44,728	310,764	1,633,623	24,853,165	136,558	26,743,532
Multi/single status								
2 or more locations	64,833,636	275,958	1,094,598	4,275,373	13,184,465	46,003,241	2,950,855	61,882,782
1 location only	45,742,128	16,076,225	9,483,058	12,577,160	6,418,799	1,186,886	32,649,674	13,092,453
Percent full-time employees								
Less than 25%	5,512,594	1,809,890	826,066	1,259,336	901,754	715,549	3,436,606	2,075,988
25-49%	8,019,315	1,194,281	795,169	983,272	1,248,650	3,797,943	2,494,655	5,524,660
50-74%	12,467,954	2,535,486	1,338,351	1,772,542	2,483,268	4,338,307	4,838,578	7,629,376
75% or more	84,575,902	10,812,527	7,618,069	12,837,384	14,969,593	38,338,329	24,830,690	59,745,211
Union presence								
No union employees	84,262,434	14,884,864	9,835,382	15,247,416	15,669,268	28,625,504	32,763,758	51,498,676
Has union employees	17,033,869	953,614 *	374,282	1,235,482	2,988,865	11,481,626	1,719,116	15,314,754
Unknown	9,279,461	513,705	367,991	369,635	945,132	7,082,998	1,117,656	8,161,805
Percent low-wage employees								
50% or more low wage	10,181,997	2,483,849	1,692,404	2,292,676	2,027,995	1,685,074	5,429,528	4,752,469
Less than 50% low wage	67,955,244	13,016,540	8,475,206	13,984,341	15,437,833	17,041,323	28,629,742	39,325,501
Unknown	32,438,523	851,794	410,046	575,516	2,137,437	28,463,730	1,541,259	30,897,264

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.1(1998) Standard error for number of private-sector employees 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	1,378,821	491,344	312,617	414,979	627,974	842,339	645,162	990,623
Industry group								
Agric., fish., forest.	137,904	58,081	84,309	48,626	37,590 *	151,301	115,943	158,306
Mining	141,076	9,258 *	7,447 *	13,897 *	58,760	99,346	14,180 *	134,916
Construction	201,577	90,572	48,090	73,702	112,433	140,042 *	128,248	149,558
Manufacturing	713,645	254,303	83,809	101,321	148,226	526,096	224,509	613,608
Transp., commu., util.	308,890	65,771	52,080	105,681	260,456	345,395	122,457	361,283
Wholesale trade	271,997	96,189	43,927	116,893	89,808	368,171	108,211	281,941
Retail trade	670,951	169,562	111,819	124,714	183,828	521,457	158,082	570,790
Fin., ins., real est.	378,319	33,067	72,547	109,481	123,007	294,317	77,743	368,023
Services	737,629	245,924	212,393	322,532	419,454	621,203	314,225	599,268
Unknown	3,968	3,320	*****	*****	4,406 *	*****	3,320	4,406 *
Ownership								
For profit, incorporated	1,152,284	490,587	256,420	355,295	414,123	832,921	564,285	920,588
For profit, unincorporated	222,556	189,008	37,418	73,761	205,203	176,302	218,376	150,701
Nonprofit	701,568	161,994	119,408	101,620	367,083	537,754	219,041	636,228
Unknown	457,957	5,798	*****	33,185 *	55,469	490,482	9,692	458,408
Age of firm								
Less than 5 years	218,536	138,468	120,564	114,098	117,788	153,131	242,593	155,834
5-9 years	351,243	83,625	190,170	121,245	150,137	219,975	253,624	233,048
10-19 years	408,870	242,873	143,240	143,320	248,029	338,018	286,984	354,112
20 or more years	1,122,677	357,563	167,570	321,472	422,150	660,514	391,159	926,849
Unknown	523,746	14,315 *	11,891	45,983	93,407	517,285	23,574	521,022
Multi/single status								
2 or more locations	961,874	46,869	140,482	128,956	486,011	955,110	125,896	978,107
1 location only	1,209,256	496,068	268,942	444,425	389,147	193,830	636,429	630,047
Percent full-time employees								
Less than 25%	292,315	94,556	37,195	81,923	95,367	250,028	121,138	240,631
25-49%	412,439	97,091	56,055	27,475	92,230	430,957	74,816	427,478
50-74%	454,862	76,704	65,124	111,053	233,157	421,357	110,077	500,336
75% or more	1,440,382	492,244	353,579	445,637	559,396	795,920	673,540	968,816
Union presence								
No union employees	1,233,952	291,956	249,728	447,198	461,517	949,681	500,512	865,989
Has union employees	1,006,656	384,857 *	50,743	124,702	316,540	786,743	415,789	897,240
Unknown	610,262	87,031	94,479	48,470	156,080	586,693	141,705	607,511
Percent low-wage employees								
50% or more low wage	400,046	103,365	144,093	148,984	168,272	204,306	238,887	281,316
Less than 50% low wage	1,643,168	558,044	285,490	409,414	616,233	734,242	712,102	1,124,241
Unknown	746,353	128,343	100,062	63,868	172,494	718,946	140,162	735,166

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.1.a(1998) Percent of number of private-sector employees 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	110,575,764	14.8%	9.6%	15.2%	17.7%	42.7%	32.2%	67.8%
Industry group								
Agric., fish., forest.	2,014,028	38.3%	17.4%	14.1%	5.8% *	24.3%	62.2%	37.8%
Mining	556,236	5.5% *	3.1% *	9.9% *	24.5%	57.1%	10.2% *	89.8%
Construction	5,759,774	32.7%	18.5%	25.9%	15.9%	7.0% *	64.9%	35.1%
Manufacturing	19,030,318	6.2%	5.7%	12.9%	22.1%	53.1%	17.7%	82.3%
Transp., commu., util.	6,557,839	6.6%	5.9%	10.7%	14.8%	62.0%	18.7%	81.3%
Wholesale trade	7,312,313	12.2%	9.7%	16.4%	16.1%	45.7%	31.1%	68.9%
Retail trade	22,338,092	13.8%	11.1%	15.2%	13.3%	46.6%	33.3%	66.7%
Fin., ins., real est.	8,328,758	11.8%	6.6%	10.6%	13.5%	57.5%	22.6%	77.4%
Services	38,658,499	18.3%	10.2%	16.5%	20.6%	34.3%	37.1%	62.9%
Unknown	19,907	77.9%	*****	*****	22.1% *	*****	77.9%	22.1% *
Ownership								
For profit, incorporated	82,454,948	11.4%	9.8%	15.8%	16.4%	46.5%	29.4%	70.6%
For profit, unincorporated	10,412,506	47.9%	13.6%	12.5%	15.2%	10.7%	68.6%	31.4%
Nonprofit	13,899,205	13.6%	7.6%	17.4%	30.4%	31.0%	30.2%	69.8%
Unknown	3,809,105	0.7%	*****	2.3% *	7.2%	89.9%	1.0%	99.0%
Age of firm								
Less than 5 years	8,255,628	41.2%	19.6%	20.5%	10.5%	8.2%	74.4%	25.6%
5-9 years	9,225,486	30.7%	20.0%	22.2%	18.7%	8.4%	62.9%	37.1%
10-19 years	17,548,630	25.9%	16.2%	23.2%	20.1%	14.6%	55.1%	44.9%
20 or more years	48,665,930	11.4%	8.7%	17.9%	24.4%	37.6%	28.5%	71.5%
Unknown	26,880,090	0.1% *	0.2%	1.2%	6.1%	92.5%	0.5%	99.5%
Multi/single status								
2 or more locations	64,833,636	0.4%	1.7%	6.6%	20.3%	71.0%	4.6%	95.4%
1 location only	45,742,128	35.1%	20.7%	27.5%	14.0%	2.6%	71.4%	28.6%
Percent full-time employees								
Less than 25%	5,512,594	32.8%	15.0%	22.8%	16.4%	13.0%	62.3%	37.7%
25-49%	8,019,315	14.9%	9.9%	12.3%	15.6%	47.4%	31.1%	68.9%
50-74%	12,467,954	20.3%	10.7%	14.2%	19.9%	34.8%	38.8%	61.2%
75% or more	84,575,902	12.8%	9.0%	15.2%	17.7%	45.3%	29.4%	70.6%
Union presence								
No union employees	84,262,434	17.7%	11.7%	18.1%	18.6%	34.0%	38.9%	61.1%
Has union employees	17,033,869	5.6% *	2.2%	7.3%	17.5%	67.4%	10.1%	89.9%
Unknown	9,279,461	5.5%	4.0%	4.0%	10.2%	76.3%	12.0%	88.0%
Percent low-wage employees								
50% or more low wage	10,181,997	24.4%	16.6%	22.5%	19.9%	16.5%	53.3%	46.7%
Less than 50% low wage	67,955,244	19.2%	12.5%	20.6%	22.7%	25.1%	42.1%	57.9%
Unknown	32,438,523	2.6%	1.3%	1.8%	6.6%	87.7%	4.8%	95.2%

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.
Percents may not add to 100% because of rounding.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.1.a(1998) Standard error for percent of number of private-sector employees 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	1,378,821	0.35%	0.25%	0.33%	0.56%	0.54%	0.38%	0.38%
Industry group								
Agric., fish., forest.	137,904	3.79%	3.62%	2.03%	2.00% *	5.93%	5.89%	5.89%
Mining	141,076	4.28% *	1.12% *	4.79% *	5.51%	7.53%	8.44% *	8.44%
Construction	201,577	1.23%	0.53%	1.44%	1.83%	2.15% *	1.74%	1.74%
Manufacturing	713,645	1.09%	0.54%	0.80%	0.85%	1.17%	0.91%	0.91%
Transp., commu., util.	308,890	1.51%	0.77%	1.60%	3.48%	3.60%	2.63%	2.63%
Wholesale trade	271,997	1.43%	0.74%	1.98%	1.63%	3.49%	1.82%	1.82%
Retail trade	670,951	0.82%	0.34%	0.58%	0.79%	1.19%	0.68%	0.68%
Fin., ins., real est.	378,319	0.56%	0.84%	1.75%	1.05%	1.65%	1.31%	1.31%
Services	737,629	0.66%	0.48%	0.62%	1.09%	1.25%	0.67%	0.67%
Unknown	3,968	13.28%	*****	*****	10.70% *	*****	13.28%	10.70% *
Ownership								
For profit, incorporated	1,152,284	0.51%	0.28%	0.37%	0.46%	0.83%	0.53%	0.53%
For profit, unincorporated	222,556	1.22%	0.38%	0.64%	1.84%	1.76%	1.32%	1.32%
Nonprofit	701,568	0.87%	1.00%	0.87%	2.30%	2.76%	1.66%	1.66%
Unknown	457,957	0.19%	*****	1.11% *	2.02%	2.65%	0.27%	0.27%
Age of firm								
Less than 5 years	218,536	1.37%	1.13%	1.17%	1.58%	1.75%	1.82%	1.82%
5-9 years	351,243	1.43%	1.49%	1.35%	1.65%	2.01%	1.85%	1.85%
10-19 years	408,870	1.31%	0.73%	0.88%	1.40%	1.67%	1.39%	1.39%
20 or more years	1,122,677	0.61%	0.32%	0.62%	0.75%	0.83%	0.62%	0.62%
Unknown	523,746	0.06% *	0.04%	0.18%	0.35%	0.34%	0.09%	0.09%
Multi/single status								
2 or more locations	961,874	0.08%	0.22%	0.25%	0.75%	0.64%	0.21%	0.21%
1 location only	1,209,256	0.44%	0.48%	0.84%	0.69%	0.40%	0.65%	0.65%
Percent full-time employees								
Less than 25%	292,315	1.77%	0.84%	1.65%	1.63%	3.27%	2.26%	2.26%
25-49%	412,439	1.61%	0.94%	0.71%	1.29%	3.14%	2.06%	2.06%
50-74%	454,862	1.21%	0.67%	1.03%	1.42%	2.35%	1.80%	1.80%
75% or more	1,440,382	0.47%	0.32%	0.41%	0.65%	0.73%	0.47%	0.47%
Union presence								
No union employees	1,233,952	0.28%	0.25%	0.40%	0.68%	0.80%	0.33%	0.33%
Has union employees	1,006,656	1.72% *	0.45%	0.85%	1.64%	2.44%	1.86%	1.86%
Unknown	610,262	0.97%	1.07%	0.53%	1.51%	2.35%	1.61%	1.61%
Percent low-wage employees								
50% or more low wage	400,046	0.93%	1.21%	1.11%	1.63%	1.48%	1.65%	1.65%
Less than 50% low wage	1,643,168	0.52%	0.34%	0.63%	0.76%	0.73%	0.61%	0.61%
Unknown	746,353	0.39%	0.32%	0.21%	0.50%	0.56%	0.44%	0.44%

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.2(1998) Percent of private-sector employees in 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	87.0%	51.2%	70.6%	86.6%	96.7%	99.1%	64.7%	97.5%
Industry group								
Agric., fish., forest.	61.4%	29.1%	69.4%	68.3%	71.4%	100.0%	42.9%	91.8%
Mining	94.7%	59.4%	82.1%	75.4%	100.0%	99.8%	72.8%	97.1%
Construction	72.4%	48.8%	68.9%	84.6%	92.8%	100.0%	61.5%	92.5%
Manufacturing	96.1%	70.8%	85.9%	92.3%	98.8%	100.0%	82.2%	99.1%
Transp., commu., util.	93.3%	43.7%	75.0%	91.9%	96.9%	99.7%	69.8%	98.7%
Wholesale trade	93.1%	61.3%	86.0%	95.2%	99.6%	99.9%	78.8%	99.5%
Retail trade	81.9%	36.8%	50.8%	77.7%	96.7%	99.9%	50.3%	97.7%
Fin., ins., real est.	93.5%	57.2%	86.6%	97.2%	98.3%	99.9%	73.0%	99.4%
Services	85.1%	55.7%	74.1%	86.9%	95.7%	96.9%	67.2%	95.7%
Unknown	14.1% *	18.1% *	*****	*****	*****	*****	18.1% *	*****
Ownership								
For profit, incorporated	89.7%	58.4%	74.2%	86.8%	95.8%	99.6%	70.4%	97.7%
For profit, unincorporated	57.5%	35.0%	44.7%	73.3%	97.4%	98.9%	40.6%	94.3%
Nonprofit	89.4%	58.9%	78.4%	92.5%	99.2%	94.1%	73.4%	96.3%
Unknown	99.1%	1.9% *	*****	99.0%	99.9%	99.8%	29.0% *	99.8%
Age of firm								
Less than 5 years	58.4%	37.4%	54.4%	73.0%	93.0%	92.6%	47.5%	90.3%
5-9 years	68.4%	43.1%	62.8%	77.6%	92.7%	96.1%	55.2%	90.9%
10-19 years	75.4%	52.6%	68.0%	81.8%	92.9%	90.1%	63.6%	90.0%
20 or more years	92.7%	62.8%	82.3%	93.6%	98.8%	99.8%	77.2%	98.9%
Unknown	99.1%	38.8% *	56.3%	88.6%	95.3%	99.7%	66.6%	99.3%
Multi/single status								
2 or more locations	98.1%	76.2%	83.1%	93.0%	97.8%	99.1%	87.1%	98.6%
1 location only	71.2%	50.8%	69.2%	84.4%	94.3%	97.7%	62.7%	92.3%
Percent full-time employees								
Less than 25%	43.3%	12.9%	23.9%	55.1%	93.0%	59.0%	22.8%	77.2%
25-49%	82.6%	39.6%	54.5%	80.9%	91.9%	99.4%	51.3%	96.7%
50-74%	80.3%	43.7%	64.5%	75.5%	96.2%	99.4%	54.3%	96.8%
75% or more	91.2%	60.7%	78.5%	91.7%	97.4%	99.7%	73.9%	98.4%
Union presence								
No union employees	84.0%	49.3%	69.9%	86.1%	97.1%	98.7%	63.7%	97.0%
Has union employees	98.1%	84.9%	91.1%	96.4%	97.3%	99.8%	88.2%	99.2%
Unknown	93.1%	45.1%	70.9%	75.9%	88.7%	99.3%	60.4%	97.6%
Percent low wage employees								
50% or more low wage	57.4%	23.6%	30.0%	60.8%	87.8%	93.9%	32.7%	85.8%
Less than 50% low wage	86.5%	57.4%	79.0%	91.2%	97.9%	98.4%	71.6%	97.4%
Unknown	97.1%	38.2%	66.1%	77.1%	96.3%	99.8%	50.9%	99.4%

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.B.2(1998) Standard error for percent of private-sector employees in 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%	1.37%	1.32%	0.92%	0.37%	0.49%	0.97%	0.29%
Industry group								
Agric., fish., forest.	4.44%	2.98%	10.77%	10.36%	12.96%	0.00%	5.02%	6.67%
Mining	1.66%	13.49%	17.83%	14.12%	0.00%	0.09%	8.34%	1.27%
Construction	1.60%	2.25%	4.35%	2.21%	3.02%	0.00%	1.53%	2.13%
Manufacturing	0.56%	8.00%	3.18%	1.77%	0.46%	0.00%	2.47%	0.26%
Transp., commu., util.	1.02%	4.31%	3.81%	2.67%	2.25%	0.22%	2.30%	0.51%
Wholesale trade	0.53%	3.15%	2.83%	1.43%	0.27%	0.07%	1.28%	0.22%
Retail trade	0.44%	1.77%	2.45%	1.40%	0.74%	0.05%	1.13%	0.27%
Fin., ins., real est.	0.44%	2.03%	3.64%	0.99%	1.19%	0.06%	1.79%	0.24%
Services	0.58%	1.77%	1.80%	1.18%	0.60%	1.42%	1.16%	0.82%
Unknown	7.54% *	7.74% *	*****	*****	*****	*****	7.74% *	*****
Ownership								
For profit, incorporated	0.24%	1.86%	1.21%	1.00%	0.54%	0.14%	1.06%	0.13%
For profit, unincorporated	1.73%	1.96%	2.48%	3.86%	0.67%	0.50%	1.85%	1.95%
Nonprofit	1.77%	3.00%	3.42%	1.24%	0.45%	3.36%	1.72%	2.19%
Unknown	0.26%	1.23% *	*****	1.36%	0.07%	0.12%	9.43% *	0.12%
Age of firm								
Less than 5 years	1.53%	2.23%	3.18%	2.75%	2.78%	3.77%	1.82%	2.12%
5-9 years	1.12%	1.26%	2.22%	1.96%	1.92%	1.68%	1.38%	1.60%
10-19 years	1.39%	1.98%	3.23%	1.85%	1.41%	5.53%	1.71%	2.66%
20 or more years	0.29%	2.00%	1.74%	0.48%	0.24%	0.12%	0.77%	0.21%
Unknown	0.13%	12.64% *	15.91%	4.03%	1.65%	0.07%	7.17%	0.10%
Multi/single status								
2 or more locations	0.33%	5.51%	2.14%	0.89%	0.25%	0.49%	1.07%	0.36%
1 location only	0.87%	1.43%	1.37%	1.12%	0.99%	1.34%	1.11%	0.64%
Percent full-time employees								
Less than 25%	2.65%	1.55%	3.84%	4.10%	2.31%	12.22%	2.63%	5.83%
25-49%	1.08%	1.43%	2.74%	2.24%	3.44%	0.35%	1.34%	0.71%
50-74%	0.87%	2.17%	2.41%	1.78%	1.21%	0.25%	1.16%	0.60%
75% or more	0.21%	1.64%	1.31%	1.01%	0.40%	0.10%	0.85%	0.19%
Union presence								
No union employees	0.45%	1.12%	1.32%	1.01%	0.37%	0.86%	0.86%	0.48%
Has union employees	0.25%	8.58%	3.04%	1.31%	1.28%	0.21%	3.46%	0.31%
Unknown	0.74%	4.95%	8.33%	6.50%	3.81%	0.33%	3.53%	0.51%
Percent low wage employees								
50% or more low wage	1.46%	1.68%	3.07%	3.71%	2.50%	1.81%	2.22%	1.93%
Less than 50% low wage	0.48%	1.37%	0.91%	0.97%	0.30%	1.27%	0.95%	0.60%
Unknown	0.16%	6.81%	5.72%	4.42%	1.30%	0.07%	4.22%	0.10%

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.B.2.a(1998) Percent of private-sector employees eligible for health insurance in 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	77.6%	78.1%	76.0%	74.0%	75.2%	79.8%	75.8%	78.1%
Industry group								
Agric., fish., forest.	74.1%	67.7%	60.8%	57.2%	58.0%	93.0%	66.6%	79.8%
Mining	94.1%	90.2%	93.4%	99.7%	91.5%	94.8%	93.2%	94.2%
Construction	75.5%	82.2%	80.4%	75.0%	66.8%	71.3%	80.9%	68.9%
Manufacturing	92.0%	83.1%	87.4%	88.4%	89.9%	94.7%	85.9%	93.0%
Transp., commu., util.	84.5%	83.6%	81.6%	79.5%	85.4%	85.3%	81.8%	84.9%
Wholesale trade	85.6%	79.1%	86.7%	85.2%	82.4%	87.7%	84.4%	86.0%
Retail trade	62.9%	70.6%	66.6%	61.6%	60.2%	62.6%	66.0%	62.0%
Fin., ins., real est.	86.0%	83.4%	65.3%	87.0%	87.4%	87.9%	78.4%	87.6%
Services	73.0%	77.7%	75.4%	69.1%	69.6%	74.7%	73.5%	72.8%
Unknown	45.1%	45.1%	*****	*****	*****	*****	45.1%	*****
Ownership								
For profit, incorporated	78.8%	80.2%	77.6%	76.0%	76.8%	80.2%	77.8%	79.0%
For profit, unincorporated	75.3%	77.8%	70.3%	63.3%	74.6%	85.4%	73.4%	77.0%
Nonprofit	72.5%	68.6%	68.5%	67.7%	70.2%	79.5%	67.1%	74.3%
Unknown	75.2%	*****	*****	85.0%	82.9%	74.4%	91.1%	75.2%
Age of firm								
Less than 5 years	71.8%	80.1%	68.3%	58.9%	69.4%	88.2%	71.3%	72.5%
5-9 years	72.8%	79.0%	74.7%	69.7%	69.2%	73.9%	76.1%	69.4%
10-19 years	75.2%	76.4%	79.2%	74.0%	73.1%	75.2%	76.6%	74.0%
20 or more years	78.9%	78.4%	76.5%	76.7%	76.7%	81.7%	76.5%	79.6%
Unknown	78.8%	46.2% *	85.2%	83.8%	77.6%	78.8%	77.3%	78.8%
Multi/single status								
2 or more locations	80.0%	76.4%	84.5%	81.9%	78.9%	80.1%	82.6%	79.9%
1 location only	72.9%	78.2%	74.8%	71.0%	67.4%	70.4%	75.0%	69.3%
Percent full-time employees								
Less than 25%	31.7%	38.0%	21.6%	26.0%	31.1%	43.4%	26.9%	34.0%
25-49%	46.6%	43.5%	43.1%	41.6%	41.9%	49.9%	43.1%	47.5%
50-74%	66.9%	61.5%	63.8%	60.7%	68.0%	70.2%	62.6%	68.4%
75% or more	83.1%	84.8%	81.9%	80.5%	81.6%	84.3%	82.1%	83.4%
Union presence								
No union employees	75.6%	77.7%	75.9%	73.9%	73.4%	77.0%	75.7%	75.6%
Has union employees	83.5%	80.7%	81.3%	77.0%	83.2%	84.6%	80.0%	83.9%
Unknown	82.3%	81.8%	70.0%	65.3%	81.6%	83.6%	71.6%	83.2%
Percent low wage employees								
50% or more low wage	46.8%	50.1%	54.4%	39.8%	39.8%	57.3%	47.1%	46.7%
Less than 50% low wage	79.9%	80.2%	78.0%	77.8%	79.2%	82.6%	78.4%	80.6%
Unknown	79.0%	79.9%	67.4%	70.4%	77.0%	79.4%	72.3%	79.2%

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 1.B.2.a(1998) Standard error for percent of private-sector employees eligible for health insurance in 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	0.39%	1.27%	0.62%	1.31%	0.74%	0.31%	0.90%	0.30%
Industry group								
Agric., fish., forest.	3.40%	2.88%	5.31%	5.01%	11.21%	1.62%	2.86%	4.85%
Mining	1.50%	13.95%	19.94%	14.89%	5.31%	1.41%	4.29%	1.58%
Construction	1.31%	2.17%	2.55%	2.15%	3.28%	6.06%	1.46%	2.25%
Manufacturing	0.69%	4.00%	1.30%	1.07%	0.91%	0.37%	1.96%	0.49%
Transp., commu., util.	2.07%	2.09%	2.93%	2.55%	3.28%	2.61%	1.72%	2.35%
Wholesale trade	0.92%	3.03%	2.29%	1.74%	2.53%	1.71%	1.66%	1.24%
Retail trade	0.90%	2.70%	0.81%	1.76%	1.90%	1.26%	1.68%	1.02%
Fin., ins., real est.	0.60%	1.64%	6.78%	1.31%	1.27%	1.32%	2.99%	1.06%
Services	1.10%	1.43%	1.27%	2.63%	1.64%	1.38%	1.74%	0.99%
Unknown	13.51%	13.51%	*****	*****	*****	*****	13.51%	*****
Ownership								
For profit, incorporated	0.47%	1.44%	0.85%	1.46%	0.79%	0.49%	1.05%	0.41%
For profit, unincorporated	1.18%	2.32%	2.47%	4.23%	2.88%	2.52%	1.38%	1.91%
Nonprofit	1.08%	3.65%	2.35%	1.71%	1.88%	0.98%	2.35%	0.98%
Unknown	1.84%	*****	*****	7.91%	3.79%	1.79%	25.42%	1.83%
Age of firm								
Less than 5 years	1.77%	1.45%	3.81%	2.93%	3.69%	2.81%	1.91%	3.17%
5-9 years	1.35%	1.66%	2.92%	1.22%	2.80%	5.84%	1.29%	2.35%
10-19 years	1.14%	1.49%	0.94%	1.24%	1.76%	3.02%	1.09%	1.70%
20 or more years	0.58%	2.55%	0.64%	1.98%	0.61%	0.50%	1.99%	0.45%
Unknown	0.80%	15.24% *	16.21%	2.61%	2.18%	0.87%	6.96%	0.80%
Multi/single status								
2 or more locations	0.25%	4.21%	2.19%	1.19%	0.87%	0.43%	1.79%	0.31%
1 location only	0.96%	1.31%	0.77%	1.62%	1.59%	5.76%	1.03%	1.38%
Percent full-time employees								
Less than 25%	2.93%	5.43%	6.32%	4.36%	5.73%	5.12%	2.47%	3.42%
25-49%	1.89%	1.53%	2.55%	1.15%	1.21%	3.01%	1.22%	2.13%
50-74%	0.71%	1.84%	1.75%	1.35%	2.14%	1.16%	1.45%	0.93%
75% or more	0.45%	1.24%	0.93%	1.37%	0.61%	0.66%	0.85%	0.43%
Union presence								
No union employees	0.44%	1.06%	0.54%	1.35%	0.79%	0.53%	0.89%	0.36%
Has union employees	0.81%	3.58%	3.28%	3.41%	1.58%	0.77%	2.56%	0.78%
Unknown	2.03%	6.73%	5.44%	5.37%	3.86%	1.98%	4.89%	1.91%
Percent low wage employees								
50% or more low wage	1.71%	3.28%	3.65%	2.24%	3.37%	3.84%	1.43%	2.21%
Less than 50% low wage	0.50%	1.20%	0.69%	1.13%	0.66%	0.74%	0.91%	0.43%
Unknown	0.70%	7.58%	7.02%	3.70%	2.71%	0.79%	4.51%	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.B.2.a.(1)(1998) Percent of private-sector employees eligible for health insurance 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	85.3%	82.8%	79.0%	78.7%	82.8%	89.4%	80.1%	86.8%
Industry group								
Agric., fish., forest.	78.0%	79.4%	70.4%	68.0%	78.5%	82.4%	73.5%	80.9%
Mining	95.2%	87.1%	86.6%	93.2%	90.4%	98.3%	89.9%	95.6%
Construction	80.4%	81.4%	78.4%	78.2%	80.1%	90.3%	78.7%	83.0%
Manufacturing	91.3%	89.1%	81.8%	82.9%	88.7%	95.1%	84.0%	92.5%
Transp., commu., util.	91.5%	85.2%	78.1%	75.6%	89.7%	95.5%	78.7%	93.5%
Wholesale trade	90.8%	80.9%	83.7%	85.6%	87.9%	96.2%	82.6%	93.6%
Retail trade	79.3%	81.9%	77.1%	73.0%	73.3%	82.5%	77.4%	79.9%
Fin., ins., real est.	85.1%	79.8%	82.4%	85.1%	87.0%	85.4%	82.9%	85.5%
Services	81.9%	82.8%	77.9%	76.6%	79.3%	86.1%	79.5%	82.9%
Unknown	61.1% *	61.1% *	*****	*****	*****	*****	61.1% *	*****
Ownership								
For profit, incorporated	85.5%	83.0%	78.8%	79.1%	83.4%	89.3%	80.0%	87.1%
For profit, unincorporated	81.0%	79.6%	77.7%	76.1%	79.8%	89.3%	78.4%	83.3%
Nonprofit	83.8%	87.6%	81.9%	77.0%	81.4%	88.7%	82.2%	84.3%
Unknown	91.8%	*****	*****	91.1%	93.7%	91.6%	62.0%	91.9%
Age of firm								
Less than 5 years	77.9%	80.7%	79.9%	74.9%	72.1%	80.4%	79.2%	75.9%
5-9 years	76.8%	80.5%	76.5%	74.7%	77.1%	74.4%	77.7%	75.8%
10-19 years	80.1%	81.5%	78.8%	78.5%	80.6%	81.3%	79.7%	80.4%
20 or more years	83.1%	85.4%	79.8%	79.7%	83.6%	84.3%	81.2%	83.6%
Unknown	94.4%	59.5%	75.8%	84.4%	91.6%	94.8%	81.3%	94.5%
Multi/single status								
2 or more locations	87.7%	76.1%	79.4%	82.2%	84.0%	89.5%	81.0%	88.0%
1 location only	79.9%	83.0%	79.0%	77.2%	79.9%	86.7%	79.9%	79.9%
Percent full-time employees								
Less than 25%	60.7%	70.4%	63.1%	56.9%	55.8%	66.2%	62.5%	60.0%
25-49%	76.5%	77.7%	74.5%	66.4%	71.2%	79.7%	73.3%	77.2%
50-74%	77.5%	78.5%	72.0%	67.4%	78.0%	80.7%	73.0%	78.9%
75% or more	86.8%	83.8%	80.1%	80.5%	84.6%	91.0%	81.3%	88.5%
Union presence								
No union employees	83.1%	81.9%	78.5%	77.7%	80.8%	88.1%	79.3%	84.7%
Has union employees	89.2%	88.1%	90.3%	88.0%	90.8%	89.0%	87.8%	89.3%
Unknown	93.7%	94.0%	77.3%	83.4%	88.7%	95.1%	85.8%	94.3%
Percent low wage employees								
50% or more low wage	63.8%	82.6%	65.2%	62.0%	59.7%	61.7%	70.1%	61.1%
Less than 50% low wage	82.4%	82.5%	80.2%	79.4%	83.4%	84.7%	80.5%	83.4%
Unknown	92.9%	90.5%	67.6%	86.7%	89.2%	93.5%	81.9%	93.2%

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.B.2.a.(1)(1998) Standard error for percent of private-sector employees eligible for health insurance 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	0.20%	0.69%	0.76%	0.59%	0.62%	0.28%	0.50%	0.30%
Industry group								
Agric., fish., forest.	2.07%	2.47%	3.69%	5.69%	12.76%	5.29%	3.00%	4.20%
Mining	0.99%	14.70%	18.57%	14.36%	3.45%	0.64%	2.98%	1.33%
Construction	1.66%	2.56%	2.03%	2.04%	3.82%	4.88%	2.36%	2.15%
Manufacturing	0.36%	1.95%	2.15%	1.27%	0.65%	0.43%	1.08%	0.35%
Transp., commu., util.	0.61%	3.51%	4.49%	5.43%	1.97%	0.62%	3.14%	0.62%
Wholesale trade	1.01%	3.09%	1.53%	1.29%	1.26%	1.79%	0.71%	1.29%
Retail trade	0.76%	1.65%	2.22%	1.46%	1.43%	1.16%	1.39%	1.09%
Fin., ins., real est.	1.17%	1.96%	2.44%	1.89%	1.61%	1.98%	1.22%	1.36%
Services	0.47%	0.89%	1.16%	1.18%	1.14%	0.79%	0.67%	0.61%
Unknown	18.71% *	18.71% *	*****	*****	*****	*****	18.71% *	*****
Ownership								
For profit, incorporated	0.20%	0.87%	0.98%	0.69%	0.83%	0.30%	0.73%	0.36%
For profit, unincorporated	1.08%	0.64%	1.84%	2.89%	2.24%	1.04%	1.00%	1.31%
Nonprofit	0.99%	2.04%	2.12%	2.15%	1.59%	0.76%	1.38%	1.08%
Unknown	1.31%	*****	*****	5.12%	1.58%	1.40%	17.34%	1.30%
Age of firm								
Less than 5 years	0.92%	1.30%	2.11%	1.82%	3.44%	2.95%	1.07%	1.93%
5-9 years	0.84%	0.87%	1.41%	1.35%	1.48%	3.29%	0.80%	1.42%
10-19 years	0.64%	1.28%	1.40%	1.28%	1.42%	1.45%	1.39%	0.67%
20 or more years	0.31%	1.30%	0.68%	0.67%	0.82%	0.53%	0.62%	0.35%
Unknown	0.44%	17.16%	14.78%	3.71%	1.51%	0.49%	3.37%	0.44%
Multi/single status								
2 or more locations	0.31%	3.87%	2.71%	0.84%	0.78%	0.28%	1.36%	0.31%
1 location only	0.46%	0.70%	0.79%	0.85%	0.68%	2.75%	0.63%	0.56%
Percent full-time employees								
Less than 25%	3.09%	5.09%	7.24%	5.81%	6.71%	3.71%	2.89%	3.96%
25-49%	1.35%	3.26%	2.75%	2.96%	2.73%	2.36%	1.78%	1.61%
50-74%	0.96%	2.04%	2.48%	2.33%	2.82%	0.73%	0.97%	1.10%
75% or more	0.14%	0.79%	0.76%	0.82%	0.56%	0.31%	0.61%	0.23%
Union presence								
No union employees	0.34%	0.64%	0.84%	0.68%	0.57%	0.73%	0.54%	0.54%
Has union employees	0.75%	5.35%	2.11%	1.67%	1.33%	1.09%	2.66%	0.80%
Unknown	0.57%	5.46%	3.86%	2.08%	3.77%	0.60%	2.78%	0.57%
Percent low wage employees								
50% or more low wage	0.77%	2.24%	3.70%	4.24%	2.18%	2.13%	1.82%	0.82%
Less than 50% low wage	0.35%	0.73%	0.95%	0.59%	0.73%	0.69%	0.61%	0.41%
Unknown	0.52%	5.49%	6.12%	2.46%	1.21%	0.59%	4.27%	0.49%

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.2.b(1998) Percent of private-sector 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	66.2%	64.7%	60.0%	58.2%	62.3%	71.4%	60.7%	67.9%
Industry group								
Agric., fish., forest.	57.8%	53.8%	42.8%	38.9%	45.6%	76.6%	49.0%	64.6%
Mining	89.6%	78.6%	80.9%	92.9%	82.7%	93.1%	83.8%	90.1%
Construction	60.7%	66.8%	63.0%	58.6%	53.5%	64.4%	63.6%	57.1%
Manufacturing	84.0%	74.0%	71.5%	73.2%	79.7%	90.1%	72.2%	86.1%
Transp., commu., util.	77.3%	71.2%	63.7%	60.1%	76.6%	81.4%	64.4%	79.4%
Wholesale trade	77.7%	64.0%	72.6%	72.9%	72.5%	84.4%	69.7%	80.6%
Retail trade	49.9%	57.8%	51.3%	45.0%	44.2%	51.6%	51.1%	49.5%
Fin., ins., real est.	73.2%	66.6%	53.8%	74.0%	76.1%	75.1%	65.0%	74.9%
Services	59.8%	64.4%	58.8%	53.0%	55.2%	64.3%	58.4%	60.4%
Unknown	27.5% *	27.5% *	*****	*****	*****	*****	27.5% *	*****
Ownership								
For profit, incorporated	67.3%	66.6%	61.2%	60.1%	64.1%	71.7%	62.3%	68.8%
For profit, unincorporated	61.0%	61.9%	54.6%	48.1%	59.5%	76.3%	57.5%	64.2%
Nonprofit	60.8%	60.1%	56.1%	52.1%	57.1%	70.4%	55.2%	62.6%
Unknown	69.0%	*****	*****	77.4%	77.6%	68.2%	56.4%	69.1%
Age of firm								
Less than 5 years	55.9%	64.7%	54.6%	44.1%	50.1%	70.9%	56.5%	55.1%
5-9 years	55.9%	63.6%	57.1%	52.1%	53.4%	55.0%	59.1%	52.7%
10-19 years	60.2%	62.3%	62.4%	58.1%	59.0%	61.1%	61.1%	59.5%
20 or more years	65.5%	67.0%	61.0%	61.2%	64.2%	68.9%	62.1%	66.6%
Unknown	74.4%	27.5% *	64.6%	70.8%	71.0%	74.7%	62.9%	74.5%
Multi/single status								
2 or more locations	70.2%	58.2%	67.1%	67.3%	66.3%	71.7%	66.9%	70.3%
1 location only	58.3%	64.9%	59.1%	54.8%	53.9%	61.0%	59.9%	55.4%
Percent full-time employees								
Less than 25%	19.2%	26.7%	13.6%	14.8%	17.3%	28.7%	16.8%	20.4%
25-49%	35.6%	33.8%	32.1%	27.6%	29.8%	39.7%	31.6%	36.6%
50-74%	51.8%	48.3%	46.0%	40.9%	53.0%	56.6%	45.7%	54.0%
75% or more	72.1%	71.1%	65.6%	64.8%	69.0%	76.7%	66.8%	73.7%
Union presence								
No union employees	62.8%	63.6%	59.6%	57.4%	59.3%	67.9%	60.0%	64.0%
Has union employees	74.5%	71.1%	73.4%	67.7%	75.6%	75.2%	70.2%	74.9%
Unknown	77.1%	76.9%	54.1%	54.4%	72.4%	79.4%	61.4%	78.4%
Percent low wage employees								
50% or more low wage	29.9%	41.4%	35.5%	24.7%	23.7%	35.4%	33.0%	28.5%
Less than 50% low wage	65.9%	66.2%	62.5%	61.8%	66.0%	70.0%	63.2%	67.3%
Unknown	73.4%	72.3%	45.5%	61.0%	68.7%	74.3%	59.2%	73.8%

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.B.2.b(1998) Standard error for percent of private-sector 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	0.40%	1.40%	0.71%	1.28%	0.93%	0.39%	0.97%	0.41%
Industry group								
Agric., fish., forest.	3.02%	2.51%	4.45%	4.12%	9.77%	4.91%	2.97%	4.94%
Mining	1.55%	13.84%	17.56%	14.30%	5.98%	1.52%	5.09%	1.46%
Construction	1.68%	3.53%	2.26%	1.37%	3.88%	6.32%	2.68%	2.01%
Manufacturing	0.67%	3.03%	1.66%	1.26%	0.87%	0.48%	1.59%	0.51%
Transp., commu., util.	2.09%	3.60%	4.57%	4.69%	3.66%	2.46%	2.82%	2.18%
Wholesale trade	1.31%	3.91%	1.79%	2.14%	2.79%	2.05%	1.53%	1.87%
Retail trade	0.72%	3.00%	1.45%	1.63%	1.39%	0.73%	1.80%	0.71%
Fin., ins., real est.	0.97%	1.64%	5.89%	1.93%	1.56%	1.63%	2.38%	1.00%
Services	0.88%	1.44%	0.89%	2.03%	1.78%	1.33%	1.43%	0.84%
Unknown	8.55% *	8.55% *	*****	*****	*****	*****	8.55% *	*****
Ownership								
For profit, incorporated	0.50%	1.69%	1.22%	1.41%	1.13%	0.52%	1.24%	0.51%
For profit, unincorporated	1.18%	1.69%	1.90%	3.34%	2.26%	2.50%	1.34%	1.92%
Nonprofit	1.26%	4.19%	2.57%	1.83%	1.75%	0.85%	2.70%	1.13%
Unknown	2.04%	*****	*****	7.36%	3.38%	2.05%	15.76%	2.06%
Age of firm								
Less than 5 years	1.11%	1.49%	3.80%	2.72%	4.23%	3.58%	1.64%	2.70%
5-9 years	1.12%	1.53%	2.13%	0.55%	2.33%	5.28%	0.95%	2.16%
10-19 years	1.22%	1.82%	1.57%	1.70%	2.13%	2.89%	1.73%	1.60%
20 or more years	0.55%	2.67%	0.55%	1.53%	0.84%	0.61%	1.66%	0.49%
Unknown	0.86%	11.41% *	13.07%	3.49%	2.56%	0.92%	6.44%	0.86%
Multi/single status								
2 or more locations	0.39%	4.11%	1.87%	1.09%	1.01%	0.50%	1.68%	0.42%
1 location only	0.98%	1.41%	0.81%	1.63%	1.41%	6.20%	1.11%	1.35%
Percent full-time employees								
Less than 25%	1.47%	3.85%	2.02%	1.61%	3.36%	4.42%	1.26%	1.71%
25-49%	1.89%	1.32%	2.31%	1.04%	1.32%	3.22%	1.22%	2.20%
50-74%	1.17%	2.02%	2.16%	1.64%	3.22%	1.06%	1.23%	1.39%
75% or more	0.47%	1.31%	0.82%	1.45%	0.91%	0.67%	0.93%	0.44%
Union presence								
No union employees	0.47%	1.19%	0.70%	1.26%	0.89%	0.80%	0.96%	0.56%
Has union employees	0.99%	4.84%	3.56%	3.48%	2.01%	1.34%	2.94%	0.98%
Unknown	2.25%	8.45%	4.93%	4.97%	5.71%	2.08%	5.39%	2.07%
Percent low wage employees								
50% or more low wage	1.10%	3.69%	2.39%	1.69%	2.36%	2.89%	1.52%	1.42%
Less than 50% low wage	0.54%	1.33%	0.77%	1.12%	1.01%	0.81%	0.97%	0.52%
Unknown	0.74%	7.95%	7.28%	3.77%	2.98%	0.80%	5.80%	0.72%

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.2.b.(1)(1998) Percent of private-sector enrollees that are enrolled in self-insured plans 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	40.9%	14.9%	12.7%	19.8%	37.8%	55.4%	14.3%	48.4%
Industry group								
Agric., fish., forest.	41.7%	16.1%	36.5%	24.9%*	21.2%*	56.9%	26.4%	50.7%
Mining	50.0%	24.4%*	35.8%*	17.3%*	42.2%*	59.2%	27.3%*	51.9%
Construction	28.4%	23.3%	13.1%	23.0%	42.6%	58.4%	18.8%	41.7%
Manufacturing	46.9%	7.0%*	6.6%	18.5%	46.9%	57.8%	10.5%	52.4%
Transp., commu., util.	60.6%	6.8%*	16.1%*	14.3%	55.6%	72.0%	12.9%	67.0%
Wholesale trade	45.4%	9.6%*	8.1%*	15.8%	38.2%	66.8%	9.4%*	56.6%
Retail Trade	35.1%	20.1%	8.3%	15.9%	32.0%	45.2%	13.4%	40.9%
Fin., ins., real est.	35.9%	7.4%*	8.4%*	27.1%	31.2%	43.5%	10.4%	40.6%
Services	35.7%	15.5%	16.5%	21.5%	30.0%	53.9%	16.1%	43.6%
Ownership								
For profit, incorporat	41.5%	10.6%	12.0%	20.2%	39.8%	55.5%	12.5%	49.4%
For profit, unincorpor	25.5%	11.3%*	9.4%*	11.6%	32.9%	50.3%	10.8%	38.0%
Nonprofit	37.0%	43.7%	20.8%	17.6%	32.0%	50.1%	29.7%	39.1%
Unknown	62.0%	0.0%	0.0%	77.6%	45.3%	63.1%	0.0%	62.2%
Age of firm								
Less than 5 years	21.1%	15.4%*	6.5%	12.2%	36.9%	41.5%	11.5%	35.5%
5-9 years	23.5%	9.8%	21.1%	14.8%	29.8%	58.0%	13.5%	34.9%
10-19 years	22.1%	8.8%	10.6%	16.1%	25.8%	50.0%	11.5%	31.7%
20 or more years	41.2%	20.3%	12.5%	21.7%	40.8%	57.3%	16.9%	48.1%
Unknown	54.3%	51.1%*	44.8%*	55.9%	45.4%	54.8%	23.6%*	54.4%
Multi/single status								
2 or more locations	50.3%	36.2%	26.7%	23.2%	40.3%	55.6%	21.8%	51.4%
1 location only	18.8%	14.4%	10.5%	18.3%	31.1%	45.3%	13.3%	28.9%
Percent full-time employees								
Less than 25%	23.6%	22.9%	10.1%*	13.7%*	19.2%*	41.4%	14.9%*	27.2%
25-49 %	41.7%	12.2%	6.2%*	10.3%	24.3%	56.7%	10.1%	48.2%
50-74 %	36.4%	13.3%	10.3%	13.8%	39.3%	49.4%	12.8%	43.5%
75% or more	41.4%	15.0%	13.2%	20.6%	38.3%	55.9%	14.6%	49.0%
Union presence								
No union employees	39.1%	12.8%	11.9%	18.8%	38.2%	59.7%	13.1%	49.3%
Has union employees	49.7%	21.0%*	15.8%*	29.1%	41.1%	56.8%	21.1%*	52.4%
Unknown	36.4%	49.1%*	30.3%*	22.4%	18.8%*	38.5%	34.8%	36.6%
Percent low wage employees								
50% or more low wage	25.3%	10.0%	12.1%*	8.0%*	28.6%	44.3%	10.2%	32.9%
Less than 50% low wage	33.4%	12.6%	11.9%	19.5%	38.4%	55.2%	13.3%	43.6%
Unknown	54.6%	68.0%	42.4%	43.4%	36.2%	55.9%	48.6%	54.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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.

Table I.B.2.b.(1)(1998) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans 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	0.85%	2.25%	1.86%	1.17%	1.57%	1.13%	1.49%	0.95%
Industry group								
Agric., fish., forest.	7.52%	3.58%	10.81%	9.61% *	9.18% *	10.05%	6.29%	10.14%
Mining	7.87%	11.09% *	14.20% *	12.04% *	14.38% *	9.27%	13.06% *	8.87%
Construction	4.15%	6.49%	3.01%	5.37%	8.92%	9.45%	4.25%	5.96%
Manufacturing	1.43%	3.12% *	1.41%	2.49%	2.72%	2.26%	2.67%	1.46%
Transp., commu., util.	3.36%	2.60% *	6.83% *	2.82%	7.11%	3.39%	2.79%	3.18%
Wholesale trade	3.57%	4.14% *	3.49% *	3.70%	5.45%	4.67%	2.97% *	4.28%
Retail Trade	1.43%	5.75%	1.44%	2.72%	3.40%	2.19%	2.85%	1.75%
Fin., ins., real est.	1.96%	3.76% *	2.72% *	5.06%	4.48%	3.80%	2.19%	2.22%
Services	1.68%	3.55%	2.37%	3.23%	2.40%	2.38%	2.32%	1.88%
Ownership								
For profit, incorporat	0.92%	1.80%	2.23%	1.39%	1.83%	1.21%	1.48%	1.04%
For profit, unincorpor	2.21%	4.09% *	3.12% *	2.55%	4.36%	7.01%	2.65%	4.07%
Nonprofit	2.29%	7.09%	3.58%	2.67%	3.14%	3.48%	3.85%	2.47%
Unknown	4.12%	0.00%	0.00%	12.68%	10.40%	4.20%	0.00%	4.12%
Age of firm								
Less than 5 years	2.49%	4.64% *	1.82%	2.67%	6.56%	9.37%	2.89%	3.77%
5-9 years	3.69%	2.15%	4.79%	2.40%	5.77%	9.65%	2.99%	5.24%
10-19 years	1.85%	1.36%	1.98%	2.44%	3.81%	4.94%	1.99%	3.06%
20 or more years	1.26%	4.58%	1.53%	1.65%	1.87%	1.83%	1.88%	1.55%
Unknown	1.89%	16.89% *	15.32% *	8.12%	5.32%	2.09%	7.92% *	1.89%
Multi/single status								
2 or more locations	0.91%	7.79%	7.21%	2.25%	2.25%	1.09%	3.40%	0.93%
1 location only	1.16%	2.46%	0.83%	2.13%	2.59%	8.15%	1.41%	1.93%
Percent full-time employees								
Less than 25%	4.08%	5.65%	3.59% *	4.71% *	7.63% *	10.11%	4.49% *	6.40%
25-49 %	5.26%	3.58%	3.45% *	2.57%	4.75%	6.58%	2.07%	5.81%
50-74 %	2.20%	2.48%	2.44%	2.90%	5.45%	3.62%	1.81%	3.02%
75% or more	0.92%	2.78%	1.97%	1.26%	1.30%	1.22%	1.76%	1.07%
Union presence								
No union employees	0.80%	1.84%	1.39%	1.49%	1.43%	1.81%	1.33%	1.13%
Has union employees	2.33%	8.46% *	6.00% *	5.55%	3.93%	2.22%	6.39% *	2.11%
Unknown	2.70%	14.84% *	9.44% *	5.05%	6.52% *	3.55%	10.07%	2.96%
Percent low wage employees								
50% or more low wage	3.30%	2.25%	5.96% *	2.96% *	4.84%	6.81%	2.46%	4.36%
Less than 50% low wage	0.85%	2.38%	1.59%	1.29%	1.61%	1.84%	1.55%	1.14%
Unknown	1.46%	16.56%	10.66%	7.73%	5.68%	1.55%	10.69%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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.

Table I.B.2.c(1998) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	57.2%	30.3%	25.7%	34.0%	49.3%	77.5%	29.2%	66.1%
Industry group								
Agric., fish., forest.	33.6%	12.4%	26.0% *	33.4%	51.3%	44.0% *	19.4% *	44.4%
Mining	39.5%	7.9% *	30.7% *	9.7% *	22.9% *	52.7%	14.0% *	41.6%
Construction	32.2%	15.3%	28.0%	31.4%	37.8%	69.0%	22.9%	43.7%
Manufacturing	57.3%	50.4%	21.8%	30.4%	42.4%	73.4%	32.4%	61.8%
Transp., commu., util.	71.4%	30.3%	23.8%	26.9%	56.0%	87.3%	24.4%	79.0%
Wholesale trade	56.5%	23.9%	30.1%	30.7%	49.9%	77.7%	27.0%	67.0%
Retail trade	56.7%	28.1%	19.1%	26.3%	41.7%	76.2%	22.9%	65.4%
Fin., ins., real est.	70.2%	22.0%	15.5%	48.0%	52.2%	89.5%	24.6%	80.0%
Services	56.2%	33.4%	30.1%	39.4%	56.3%	76.4%	34.4%	65.3%
Unknown	70.2% *	70.2% *	*****	*****	*****	*****	70.2% *	*****
Ownership								
For profit, incorporated	58.6%	32.1%	25.0%	33.7%	45.6%	79.5%	29.7%	67.3%
For profit, unincorporated	39.4%	22.3%	23.9%	28.4%	51.7%	67.9%	22.7%	55.1%
Nonprofit	56.5%	34.5%	32.2%	38.6%	59.4%	74.5%	32.7%	64.4%
Unknown	60.9%	*****	*****	15.4% *	58.9%	62.2%	39.9% *	61.0%
Age of firm								
Less than 5 years	35.7%	31.3%	21.8%	27.7%	42.0%	72.0%	26.4%	50.0%
5-9 years	37.4%	18.3%	32.6%	27.1%	47.0%	77.2%	24.8%	50.3%
10-19 years	40.5%	29.9%	21.5%	32.5%	44.2%	73.5%	27.0%	52.2%
20 or more years	59.4%	34.6%	26.8%	36.8%	50.1%	86.5%	32.6%	67.8%
Unknown	70.4%	15.8% *	12.5% *	38.4%	60.4%	71.5%	23.9% *	70.6%
Multi/single status								
2 or more locations	69.0%	30.6%	36.9%	36.8%	51.7%	77.5%	33.6%	70.5%
1 location only	34.2%	30.3%	24.1%	33.0%	44.2%	77.0%	28.7%	43.6%
Percent full-time employees								
Less than 25%	34.9%	13.0%	18.3% *	20.5%	40.3%	67.8%	13.2%	45.5%
25-49%	65.7%	13.4%	23.7%	20.6%	46.3%	92.5%	17.9%	77.1%
50-74%	58.2%	25.4%	31.6%	27.7%	58.6%	81.2%	28.0%	69.0%
75% or more	57.1%	33.0%	25.2%	36.5%	48.5%	75.8%	30.9%	65.2%
Union presence								
No union employees	50.0%	26.0%	25.6%	33.2%	45.5%	72.5%	27.5%	59.5%
Has union employees	79.0%	73.7%	40.4%	43.8%	64.0%	88.0%	60.1%	80.9%
Unknown	74.0%	15.2% *	9.2% *	31.9%	66.6%	80.9%	14.3%	79.1%
Percent low wage employees								
50% or more low wage	41.9%	19.0%	18.8%	26.9%	37.6%	75.7%	17.9%	52.3%
Less than 50% low wage	50.7%	31.1%	26.9%	35.0%	49.2%	82.3%	30.5%	61.5%
Unknown	72.2%	34.1%	8.4% *	28.1%	60.3%	74.8%	22.0%	73.5%

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.B.2.c(1998) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	0.40%	3.33%	1.98%	1.09%	1.40%	0.71%	1.43%	0.67%
Industry group								
Agric., fish., forest.	5.75%	2.99%	11.90% *	9.11%	12.13%	13.63% *	6.15% *	11.10%
Mining	8.14%	2.57% *	12.17% *	4.04% *	16.15% *	10.24%	7.59% *	9.26%
Construction	3.17%	2.24%	4.30%	4.77%	5.20%	8.94%	3.28%	4.86%
Manufacturing	2.23%	12.60%	3.76%	2.85%	3.24%	2.10%	5.41%	2.41%
Transp., commu., util.	3.36%	7.71%	6.19%	4.00%	7.22%	3.48%	3.60%	3.21%
Wholesale trade	3.51%	4.32%	5.35%	5.31%	5.03%	4.73%	3.35%	4.51%
Retail trade	1.68%	4.73%	2.97%	2.08%	3.11%	1.83%	2.72%	1.82%
Fin., ins., real est.	2.14%	5.69%	4.22%	7.71%	5.19%	1.60%	2.82%	2.48%
Services	0.87%	3.74%	3.60%	2.67%	2.31%	1.97%	1.70%	1.50%
Unknown	22.67% *	22.67% *	*****	*****	*****	*****	22.67% *	*****
Ownership								
For profit, incorporated	0.38%	4.67%	2.39%	1.72%	1.52%	0.73%	2.02%	0.65%
For profit, unincorporated	1.40%	4.03%	4.50%	5.06%	4.78%	4.31%	2.68%	3.05%
Nonprofit	1.85%	7.49%	4.71%	3.52%	3.13%	4.19%	3.75%	2.72%
Unknown	3.71%	*****	*****	11.27% *	10.54%	4.43%	13.73% *	3.75%
Age of firm								
Less than 5 years	2.22%	5.23%	4.40%	3.51%	4.69%	6.27%	3.33%	1.74%
5-9 years	2.70%	2.59%	5.77%	2.80%	5.77%	4.71%	3.71%	3.38%
10-19 years	1.34%	4.60%	1.79%	2.70%	2.82%	3.79%	2.28%	2.36%
20 or more years	0.95%	5.57%	1.87%	2.23%	2.38%	1.03%	2.14%	1.08%
Unknown	0.79%	12.07% *	11.67% *	7.42%	4.17%	1.00%	10.02% *	0.78%
Multi/single status								
2 or more locations	0.45%	8.41%	5.99%	1.86%	1.76%	0.68%	3.90%	0.56%
1 location only	0.96%	3.46%	1.41%	1.76%	2.09%	7.53%	1.45%	1.83%
Percent full-time employees								
Less than 25%	3.83%	2.59%	8.79% *	3.50%	6.68%	7.05%	2.81%	5.90%
25-49%	2.75%	3.05%	5.68%	3.31%	4.93%	1.65%	3.28%	2.42%
50-74%	1.89%	3.38%	3.53%	3.08%	4.08%	3.23%	2.73%	2.18%
75% or more	0.67%	3.82%	2.01%	1.26%	1.75%	0.75%	1.73%	0.89%
Union presence								
No union employees	0.52%	2.66%	2.39%	1.20%	1.87%	1.19%	1.55%	1.13%
Has union employees	1.76%	14.88%	5.19%	5.75%	3.24%	1.55%	9.39%	1.66%
Unknown	3.09%	8.38% *	7.43% *	6.19%	4.94%	2.98%	3.98%	2.80%
Percent low wage employees								
50% or more low wage	1.97%	3.99%	5.21%	3.32%	4.26%	4.80%	2.26%	3.09%
Less than 50% low wage	0.79%	3.55%	2.24%	1.25%	1.59%	1.35%	1.75%	1.00%
Unknown	1.01%	9.87%	4.51% *	5.06%	2.92%	1.06%	6.21%	1.00%

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(1998) Number of full-time private-sector employees 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	92,399,464	12,355,069	8,410,827	13,820,157	16,499,202	41,314,209	27,736,792	64,662,672
Industry group								
Agric., fish., forest.	1,627,013	531,519	292,962	234,571	93,611 *	474,350	929,155	697,859
Mining	553,357	28,947 *	17,034 *	54,431 *	135,896	317,050	55,108 *	498,250
Construction	5,334,282	1,636,463	997,390	1,428,035	875,597	396,795 *	3,384,090	1,950,192
Manufacturing	18,518,801	1,059,625	989,690	2,348,881	4,106,434	10,014,170	3,098,632	15,420,168
Transp., commu., util.	5,676,709	355,935	321,685	583,681	832,791	3,582,616	1,030,210	4,646,499
Wholesale trade	6,928,155	770,765	658,774	1,125,341	1,100,018	3,273,257	2,060,545	4,867,610
Retail trade	15,382,028	1,968,294	1,575,428	2,216,555	2,100,891	7,520,860	4,742,367	10,639,662
Fin., ins., real est.	7,429,049	777,979	507,371	809,838	1,025,016	4,308,845	1,604,058	5,824,991
Services	30,934,112	5,212,667	3,050,492	5,018,824	6,225,864	11,426,265	10,819,753	20,114,359
Unknown	15,958	12,874	*****	*****	3,084 *	*****	12,874	3,084 *
Ownership								
For profit, incorporated	70,737,932	7,576,743	6,695,014	11,003,093	11,732,298	33,730,784	19,827,654	50,910,278
For profit, unincorporated	7,764,189	3,516,993	964,161	971,040	1,292,234	1,019,760	5,002,874	2,761,314
Nonprofit	10,333,188	1,240,898	751,652	1,761,174	3,217,970	3,361,493	2,877,064	7,456,124
Unknown	3,564,155	20,434 *	*****	84,850 *	256,699	3,202,172	29,199 *	3,534,956
Age of firm								
Less than 5 years	6,190,722	2,487,490	1,156,680	1,241,989	677,450	627,113	4,459,786	1,730,937
5-9 years	7,134,508	2,044,070	1,461,126	1,572,893	1,394,456	661,962	4,358,364	2,776,143
10-19 years	13,849,493	3,420,716	2,299,959	3,293,211	2,958,072	1,877,535	7,517,116	6,332,377
20 or more years	40,662,645	4,367,493	3,450,229	7,421,257	9,950,631	15,473,035	11,272,198	29,390,447
Unknown	24,562,096	35,300 *	42,833	290,806	1,518,593	22,674,564	129,328	24,432,768
Multi/single status								
2 or more locations	56,008,131	206,004	870,445	3,546,060	11,054,784	40,330,839	2,407,144	53,600,986
1 location only	36,391,333	12,149,066	7,540,382	10,274,097	5,444,418	983,370	25,329,648	11,061,685
Percent full-time employees								
Less than 25%	482,038	77,964	76,161	142,484	114,152	71,277	240,314	241,724
25-49%	2,940,215	409,712	288,784	359,033	456,552	1,426,133	881,115	2,059,100
50-74%	7,711,139	1,480,836	825,401	1,086,918	1,599,117	2,718,868	2,897,904	4,813,235
75% or more	81,266,072	10,386,557	7,220,481	12,231,722	14,329,381	37,097,931	23,717,459	57,548,613
Union presence								
No union employees	69,380,270	11,062,341	7,751,375	12,394,709	13,016,691	25,155,154	25,225,800	44,154,469
Has union employees	15,182,676	870,862 *	341,863	1,109,553	2,608,881	10,251,516	1,561,734	13,620,942
Unknown	7,836,518	421,866	317,588	315,895	873,629	5,907,539	949,257	6,887,261
Percent low-wage employees								
50% or more low wage	5,604,480	1,261,802	908,466	1,229,215	1,129,205	1,075,791	2,806,695	2,797,785
Less than 50% low wage	57,397,429	10,399,143	7,148,743	12,066,078	13,387,432	14,396,033	23,631,473	33,765,956
Unknown	29,397,554	694,124	353,617	524,864	1,982,565	25,842,385	1,298,624	28,098,931

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(1998) Standard error for number of full-time private-sector employees 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	1,309,263	473,148	345,938	417,244	553,151	739,736	677,618	836,988
Industry group								
Agric., fish., forest.	144,373	31,749	85,290	48,220	26,143 *	148,717	95,583	156,047
Mining	140,355	8,729 *	7,368 *	13,883 *	58,578	99,361	13,630 *	134,708
Construction	208,890	91,240	50,190	81,807	106,364	140,490 *	139,579	135,768
Manufacturing	710,205	252,431	75,679	99,810	146,671	517,775	227,233	607,358
Transp., commu., util.	245,250	60,817	47,717	92,881	195,664	280,143	125,388	306,121
Wholesale trade	261,139	89,169	40,182	115,495	87,158	358,781	100,856	275,110
Retail trade	551,240	143,930	85,273	95,687	141,500	419,603	118,751	462,789
Fin., ins., real est.	309,507	23,192	69,993	103,973	117,204	225,500	81,510	300,022
Services	753,035	249,331	229,376	310,334	388,865	463,059	330,784	554,640
Unknown	3,617	3,520	*****	*****	3,084 *	*****	3,520	3,084 *
Ownership								
For profit, incorporated	1,033,985	461,176	273,403	350,268	343,994	636,630	558,760	741,071
For profit, unincorporated	215,348	188,852	28,144	51,354	192,336	169,706	199,975	148,035
Nonprofit	629,325	156,579	111,854	86,796	312,604	360,183	204,744	547,536
Unknown	425,542	5,898 *	*****	33,345 *	53,165	459,543	9,465 *	425,820
Age of firm								
Less than 5 years	171,109	122,158	109,824	91,870	98,707	146,642	197,492	128,292
5-9 years	314,073	55,272	176,550	92,385	138,507	202,055	213,679	219,287
10-19 years	318,630	225,541	123,562	145,755	246,490	199,496	287,601	249,589
20 or more years	1,142,019	362,293	179,354	307,505	429,674	533,450	413,336	892,157
Unknown	571,549	14,205 *	10,894	45,189	95,706	586,137	23,030	563,827
Multi/single status								
2 or more locations	723,163	27,711	125,916	106,032	408,163	802,601	115,146	697,047
1 location only	1,193,646	472,884	298,874	444,400	341,979	181,173	670,966	572,704
Percent full-time employees								
Less than 25%	28,657	4,764	6,397	12,266	18,024	16,496	12,073	25,722
25-49%	160,766	31,515	21,669	11,032	37,552	172,754	22,041	169,870
50-74%	299,772	48,322	44,987	68,793	169,520	260,019	77,669	329,884
75% or more	1,425,494	466,214	350,387	428,811	532,862	791,601	655,299	947,213
Union presence								
No union employees	1,225,746	258,145	277,128	432,528	411,452	938,892	505,507	881,245
Has union employees	909,997	366,517 *	47,483	113,251	272,794	702,899	394,599	805,530
Unknown	540,394	80,603	91,682	44,688	153,073	518,361	133,557	530,279
Percent low-wage employees								
50% or more low wage	224,513	60,637	108,474	109,251	68,709	141,483	147,979	174,840
Less than 50% low wage	1,579,735	514,149	289,388	432,255	592,908	629,379	694,001	1,051,902
Unknown	810,470	118,437	92,642	62,602	167,469	766,824	129,064	789,050

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.a(1998) Percent of number of full-time private-sector employees 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	92,399,464	13.4%	9.1%	15.0%	17.9%	44.7%	30.0%	70.0%
Industry group								
Agric., fish., forest.	1,627,013	32.7%	18.0%	14.4%	5.8% *	29.2%	57.1%	42.9%
Mining	553,357	5.2% *	3.1% *	9.8% *	24.6%	57.3%	10.0% *	90.0%
Construction	5,334,282	30.7%	18.7%	26.8%	16.4%	7.4% *	63.4%	36.6%
Manufacturing	18,518,801	5.7%	5.3%	12.7%	22.2%	54.1%	16.7%	83.3%
Transp., commu., util.	5,676,709	6.3%	5.7%	10.3%	14.7%	63.1%	18.1%	81.9%
Wholesale trade	6,928,155	11.1%	9.5%	16.2%	15.9%	47.2%	29.7%	70.3%
Retail trade	15,382,028	12.8%	10.2%	14.4%	13.7%	48.9%	30.8%	69.2%
Fin., ins., real est.	7,429,049	10.5%	6.8%	10.9%	13.8%	58.0%	21.6%	78.4%
Services	30,934,112	16.9%	9.9%	16.2%	20.1%	36.9%	35.0%	65.0%
Unknown	15,958	80.7%	*****	*****	19.3% *	*****	80.7%	19.3% *
Ownership								
For profit, incorporated	70,737,932	10.7%	9.5%	15.6%	16.6%	47.7%	28.0%	72.0%
For profit, unincorporated	7,764,189	45.3%	12.4%	12.5%	16.6%	13.1%	64.4%	35.6%
Nonprofit	10,333,188	12.0%	7.3%	17.0%	31.1%	32.5%	27.8%	72.2%
Unknown	3,564,155	0.6% *	*****	2.4% *	7.2%	89.8%	0.8% *	99.2%
Age of firm								
Less than 5 years	6,190,722	40.2%	18.7%	20.1%	10.9%	10.1%	72.0%	28.0%
5-9 years	7,134,508	28.7%	20.5%	22.0%	19.5%	9.3%	61.1%	38.9%
10-19 years	13,849,493	24.7%	16.6%	23.8%	21.4%	13.6%	54.3%	45.7%
20 or more years	40,662,645	10.7%	8.5%	18.3%	24.5%	38.1%	27.7%	72.3%
Unknown	24,562,096	0.1% *	0.2%	1.2%	6.2%	92.3%	0.5%	99.5%
Multi/single status								
2 or more locations	56,008,131	0.4%	1.6%	6.3%	19.7%	72.0%	4.3%	95.7%
1 location only	36,391,333	33.4%	20.7%	28.2%	15.0%	2.7%	69.6%	30.4%
Percent full-time employees								
Less than 25%	482,038	16.2%	15.8%	29.6%	23.7%	14.8%	49.9%	50.1%
25-49%	2,940,215	13.9%	9.8%	12.2%	15.5%	48.5%	30.0%	70.0%
50-74%	7,711,139	19.2%	10.7%	14.1%	20.7%	35.3%	37.6%	62.4%
75% or more	81,266,072	12.8%	8.9%	15.1%	17.6%	45.6%	29.2%	70.8%
Union presence								
No union employees	69,380,270	15.9%	11.2%	17.9%	18.8%	36.3%	36.4%	63.6%
Has union employees	15,182,676	5.7% *	2.3%	7.3%	17.2%	67.5%	10.3%	89.7%
Unknown	7,836,518	5.4%	4.1%	4.0%	11.1%	75.4%	12.1%	87.9%
Percent low-wage employees								
50% or more low wage	5,604,480	22.5%	16.2%	21.9%	20.1%	19.2%	50.1%	49.9%
Less than 50% low wage	57,397,429	18.1%	12.5%	21.0%	23.3%	25.1%	41.2%	58.8%
Unknown	29,397,554	2.4%	1.2%	1.8%	6.7%	87.9%	4.4%	95.6%

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.
Percents may not add to 100% because of rounding.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.a(1998) Standard error for percent of number of full-time private-sector employees 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	1,309,263	0.42%	0.29%	0.35%	0.61%	0.64%	0.44%	0.44%
Industry group								
Agric., fish., forest.	144,373	4.33%	4.43%	2.43%	2.01% *	6.61%	6.48%	6.48%
Mining	140,355	4.25% *	1.13% *	4.83% *	5.50%	7.57%	8.46% *	8.46%
Construction	208,890	1.23%	0.57%	1.61%	1.92%	2.34% *	1.66%	1.66%
Manufacturing	710,205	1.12%	0.50%	0.80%	0.85%	1.15%	0.92%	0.92%
Transp., commu., util.	245,250	1.48%	0.82%	1.71%	3.04%	3.45%	2.79%	2.79%
Wholesale trade	261,139	1.42%	0.72%	2.03%	1.64%	3.58%	1.85%	1.85%
Retail trade	551,240	0.87%	0.36%	0.66%	0.90%	1.27%	0.60%	0.60%
Fin., ins., real est.	309,507	0.51%	0.87%	1.76%	1.18%	1.45%	1.29%	1.29%
Services	753,035	0.81%	0.58%	0.76%	1.16%	1.19%	0.72%	0.72%
Unknown	3,617	13.34%	*****	*****	10.47% *	*****	13.34%	10.47% *
Ownership								
For profit, incorporated	1,033,985	0.57%	0.32%	0.37%	0.47%	0.83%	0.56%	0.56%
For profit, unincorporated	215,348	1.76%	0.33%	0.84%	2.31%	2.20%	1.65%	1.65%
Nonprofit	629,325	1.11%	1.14%	1.06%	2.15%	2.25%	1.76%	1.76%
Unknown	425,542	0.19% *	*****	1.16% *	2.10%	2.72%	0.29% *	0.29%
Age of firm								
Less than 5 years	171,109	1.59%	1.36%	1.33%	1.80%	2.31%	2.11%	2.11%
5-9 years	314,073	1.65%	1.71%	1.27%	1.94%	2.34%	2.23%	2.23%
10-19 years	318,630	1.39%	0.70%	1.21%	1.61%	1.37%	1.45%	1.45%
20 or more years	1,142,019	0.72%	0.37%	0.61%	0.84%	0.76%	0.67%	0.67%
Unknown	571,549	0.06% *	0.04%	0.19%	0.43%	0.41%	0.09%	0.09%
Multi/single status								
2 or more locations	723,163	0.05%	0.22%	0.23%	0.80%	0.71%	0.20%	0.20%
1 location only	1,193,646	0.58%	0.53%	1.06%	0.75%	0.46%	0.64%	0.64%
Percent full-time employees								
Less than 25%	28,657	1.80%	1.15%	1.82%	2.82%	2.79%	2.66%	2.66%
25-49%	160,766	1.58%	0.96%	0.82%	1.48%	3.49%	2.13%	2.13%
50-74%	299,772	1.25%	0.70%	1.01%	1.58%	2.35%	1.87%	1.87%
75% or more	1,425,494	0.47%	0.32%	0.40%	0.65%	0.74%	0.46%	0.46%
Union presence								
No union employees	1,225,746	0.32%	0.32%	0.45%	0.76%	0.96%	0.43%	0.43%
Has union employees	909,997	1.85% *	0.48%	0.86%	1.58%	2.46%	1.99%	1.99%
Unknown	540,394	0.98%	1.14%	0.66%	1.77%	2.60%	1.68%	1.68%
Percent low-wage employees								
50% or more low wage	224,513	1.28%	1.56%	1.65%	1.31%	1.97%	1.99%	1.99%
Less than 50% low wage	1,579,735	0.55%	0.36%	0.74%	0.89%	0.71%	0.65%	0.65%
Unknown	810,470	0.39%	0.32%	0.23%	0.52%	0.60%	0.44%	0.44%

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(1998) Percent of private-sector full-time employees 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	90.0%	57.8%	76.2%	89.9%	97.1%	99.7%	71.0%	98.2%
Industry group								
Agric., fish., forest.	66.8%	33.8%	68.5%	71.8%	67.4%	100.0%	47.6%	92.3%
Mining	94.8%	61.2%	81.8%	75.2%	100.0%	99.8%	74.0%	97.1%
Construction	74.3%	51.3%	69.5%	85.6%	92.5%	100.0%	63.8%	92.5%
Manufacturing	96.7%	76.0%	87.4%	92.4%	98.9%	100.0%	84.5%	99.2%
Transp., commu., util.	94.5%	47.9%	77.3%	96.5%	97.4%	99.7%	73.7%	99.1%
Wholesale trade	94.1%	65.2%	86.5%	96.1%	99.8%	99.9%	81.4%	99.5%
Retail trade	86.0%	44.4%	59.6%	82.9%	98.0%	99.9%	58.1%	98.4%
Fin., ins., real est.	94.7%	63.0%	86.9%	97.6%	98.3%	99.9%	77.2%	99.5%
Services	89.1%	62.6%	80.0%	90.6%	96.1%	99.1%	74.0%	97.2%
Unknown	11.2% *	13.9% *	*****	*****	*****	*****	13.9% *	*****
Ownership								
For profit, incorporated	91.8%	63.6%	78.6%	90.3%	96.4%	99.7%	75.6%	98.1%
For profit, unincorporated	63.7%	41.0%	52.6%	74.5%	97.3%	99.6%	46.7%	94.5%
Nonprofit	94.4%	71.3%	85.1%	95.2%	99.4%	99.9%	82.3%	99.1%
Unknown	99.3%	2.6% *	*****	98.9%	99.9%	99.9%	31.8% *	99.9%
Age of firm								
Less than 5 years	65.5%	44.3%	65.0%	79.7%	92.4%	92.7%	55.5%	91.1%
5-9 years	73.9%	49.8%	68.5%	83.4%	93.6%	96.4%	62.3%	92.2%
10-19 years	80.4%	57.9%	72.8%	85.3%	94.5%	99.8%	69.0%	93.9%
20 or more years	94.3%	69.3%	85.7%	95.0%	98.9%	99.9%	81.9%	99.0%
Unknown	99.3%	41.5% *	55.5%	89.5%	96.3%	99.8%	67.4%	99.5%
Multi/single status								
2 or more locations	98.9%	77.3%	88.9%	95.4%	98.2%	99.7%	91.3%	99.3%
1 location only	76.4%	57.5%	74.7%	88.0%	94.9%	97.2%	69.1%	93.0%
Percent full-time employees								
Less than 25%	66.8%	35.7%	38.9%	63.4%	95.1%	92.1%	43.3%	90.2%
25-49%	83.5%	40.0%	55.4%	81.0%	92.4%	99.5%	52.0%	97.0%
50-74%	81.3%	44.4%	65.4%	76.2%	96.3%	99.4%	55.4%	96.9%
75% or more	91.2%	60.6%	78.7%	91.7%	97.4%	99.7%	73.9%	98.4%
Union presence								
No union employees	87.8%	55.8%	75.5%	89.6%	97.5%	99.7%	70.0%	97.9%
Has union employees	98.4%	87.8%	92.7%	96.9%	97.9%	99.7%	90.4%	99.3%
Unknown	93.9%	50.1%	75.2%	77.7%	89.8%	99.4%	64.8%	97.9%
Percent low wage employees								
50% or more low wage	60.6%	27.1%	34.2%	62.0%	85.9%	93.9%	37.3%	83.9%
Less than 50% low wage	89.0%	62.4%	81.8%	93.2%	98.1%	99.9%	75.8%	98.3%
Unknown	97.6%	44.6%	71.0%	79.1%	97.0%	99.8%	56.6%	99.5%

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.B.3.b(1998) Standard error for percent of private-sector full-time employees 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	0.16%	1.35%	1.12%	0.91%	0.34%	0.10%	0.78%	0.14%
Industry group								
Agric., fish., forest.	4.62%	3.10%	11.00%	9.99%	12.92%	0.00%	5.70%	6.04%
Mining	1.60%	13.52%	17.79%	14.12%	0.00%	0.09%	8.28%	1.27%
Construction	1.64%	2.36%	4.38%	1.94%	3.17%	0.00%	1.63%	2.12%
Manufacturing	0.45%	7.58%	2.96%	1.69%	0.43%	0.00%	2.19%	0.22%
Transp., commu., util.	1.05%	5.27%	4.72%	1.79%	1.96%	0.23%	2.61%	0.43%
Wholesale trade	0.51%	3.54%	3.10%	1.19%	0.12%	0.07%	1.34%	0.19%
Retail trade	0.40%	1.71%	3.48%	1.45%	0.42%	0.07%	1.10%	0.20%
Fin., ins., real est.	0.43%	2.20%	3.84%	0.91%	1.35%	0.06%	1.66%	0.25%
Services	0.37%	1.66%	1.66%	1.32%	0.57%	0.33%	1.06%	0.33%
Unknown	8.74% *	8.66% *	*****	*****	*****	*****	8.66% *	*****
Ownership								
For profit, incorporated	0.17%	1.77%	1.12%	0.87%	0.49%	0.13%	0.84%	0.14%
For profit, unincorporated	1.76%	2.51%	1.95%	4.52%	0.79%	0.18%	2.04%	2.35%
Nonprofit	0.48%	3.31%	3.48%	0.88%	0.32%	0.10%	1.61%	0.20%
Unknown	0.23%	1.29% *	*****	1.75%	0.07%	0.08%	9.84% *	0.07%
Age of firm								
Less than 5 years	1.77%	2.59%	3.77%	2.90%	3.08%	3.79%	2.07%	2.04%
5-9 years	1.28%	1.42%	1.97%	2.23%	1.73%	1.22%	1.54%	1.59%
10-19 years	1.04%	1.93%	3.26%	2.09%	1.12%	0.12%	1.52%	0.97%
20 or more years	0.26%	1.99%	1.66%	0.47%	0.26%	0.02%	0.67%	0.21%
Unknown	0.13%	13.17% *	15.97%	3.78%	1.46%	0.06%	7.64%	0.10%
Multi/single status								
2 or more locations	0.11%	5.28%	1.88%	0.74%	0.31%	0.04%	0.85%	0.10%
1 location only	0.74%	1.43%	1.12%	1.16%	0.94%	1.52%	0.92%	0.81%
Percent full-time employees								
Less than 25%	2.12%	3.87%	6.80%	4.02%	1.77%	2.73%	3.64%	1.64%
25-49%	1.18%	1.47%	3.22%	2.23%	3.12%	0.28%	1.56%	0.59%
50-74%	0.87%	2.33%	2.40%	1.66%	1.10%	0.28%	1.26%	0.59%
75% or more	0.20%	1.60%	1.22%	1.02%	0.39%	0.11%	0.83%	0.19%
Union presence								
No union employees	0.32%	1.21%	1.16%	0.94%	0.28%	0.08%	0.73%	0.19%
Has union employees	0.25%	7.95%	3.35%	1.52%	0.92%	0.22%	3.34%	0.27%
Unknown	0.71%	5.62%	8.90%	6.55%	3.79%	0.24%	3.85%	0.52%
Percent low wage employees								
50% or more low wage	1.67%	1.86%	5.13%	3.62%	2.71%	2.37%	2.69%	2.56%
Less than 50% low wage	0.30%	1.32%	0.69%	0.72%	0.33%	0.09%	0.76%	0.13%
Unknown	0.19%	8.07%	6.38%	4.71%	1.18%	0.06%	5.26%	0.10%

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.B.3.b.(1)(1998) Percent of private-sector full-time employees eligible for 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	85.1%	86.8%	84.7%	83.4%	84.2%	85.8%	84.7%	85.3%
Industry group								
Agric., fish., forest.	80.2%	77.8%	63.1%	64.0%	76.7%	94.5%	72.8%	85.3%
Mining	94.3%	90.0%	95.0%	99.7%	91.7%	94.9%	93.6%	94.3%
Construction	77.8%	86.8%	83.1%	76.3%	68.9%	72.4%	84.0%	70.4%
Manufacturing	93.3%	84.6%	91.1%	91.7%	91.5%	95.2%	89.3%	94.0%
Transp., commu., util.	88.5%	87.8%	90.9%	86.6%	88.6%	88.7%	89.0%	88.5%
Wholesale trade	88.4%	82.4%	91.1%	88.6%	87.4%	89.1%	87.9%	88.5%
Retail trade	78.4%	84.9%	83.5%	81.0%	76.4%	76.9%	82.9%	77.2%
Fin., ins., real est.	89.1%	89.1%	68.9%	92.8%	92.1%	89.7%	83.1%	90.3%
Services	81.7%	88.6%	85.7%	79.8%	81.3%	79.9%	83.8%	80.9%
Unknown	70.8% *	70.8% *	*****	*****	*****	*****	70.8% *	*****
Ownership								
For profit, incorporated	85.7%	87.5%	85.2%	83.6%	84.7%	86.5%	85.1%	85.9%
For profit, unincorporated	85.4%	87.9%	82.4%	78.3%	85.4%	88.7%	85.2%	85.6%
Nonprofit	83.7%	81.4%	82.4%	84.6%	81.8%	86.0%	81.9%	84.3%
Unknown	78.3%	*****	*****	85.2%	86.1%	77.5%	94.4%	78.3%
Age of firm								
Less than 5 years	80.4%	87.5%	76.0%	69.4%	80.3%	91.3%	79.5%	81.7%
5-9 years	83.0%	88.5%	82.7%	81.5%	80.7%	82.4%	85.2%	80.6%
10-19 years	85.3%	87.1%	87.7%	84.6%	81.7%	87.8%	86.8%	84.0%
20 or more years	87.6%	86.0%	85.9%	85.2%	85.9%	90.5%	84.8%	88.5%
Unknown	82.4%	46.2% *	84.4%	85.9%	81.7%	82.4%	78.8%	82.4%
Multi/single status								
2 or more locations	87.1%	97.1%	94.4%	92.0%	88.7%	86.0%	92.4%	86.9%
1 location only	81.3%	86.6%	83.3%	80.2%	74.6%	76.5%	83.7%	77.1%
Percent full-time employees								
Less than 25%	88.7%	90.8%	85.4%	90.9%	84.5%	93.5%	91.3%	87.5%
25-49%	82.9%	91.5%	88.0%	86.6%	80.4%	81.3%	89.3%	81.4%
50-74%	87.7%	85.1%	85.4%	85.8%	87.8%	89.4%	85.8%	88.4%
75% or more	85.0%	86.9%	84.5%	83.1%	83.9%	85.7%	84.5%	85.1%
Union presence								
No union employees	83.6%	87.2%	85.1%	83.9%	83.5%	82.3%	85.1%	83.0%
Has union employees	89.0%	84.1%	85.0%	81.0%	87.2%	90.8%	83.8%	89.6%
Unknown	89.9%	84.3%	75.1%	71.6%	85.7%	92.1%	75.5%	91.2%
Percent low wage employees								
50% or more low wage	69.5%	73.7%	77.3%	61.7%	61.9%	78.7%	69.0%	69.7%
Less than 50% low wage	87.3%	87.8%	85.7%	85.3%	86.4%	90.1%	86.0%	87.9%
Unknown	83.2%	81.3%	71.2%	74.1%	80.5%	83.7%	75.2%	83.4%

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.B.3.b.(1)(1998) Standard error for percent of private-sector full-time employees eligible for 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	0.49%	1.15%	0.99%	1.38%	0.71%	0.75%	0.87%	0.48%
Industry group								
Agric., fish., forest.	3.85%	3.81%	7.28%	6.41%	13.04%	1.57%	4.69%	3.87%
Mining	1.47%	13.93%	20.13%	14.89%	5.32%	1.38%	3.59%	1.56%
Construction	1.22%	1.62%	2.43%	2.56%	3.45%	6.47%	1.13%	2.25%
Manufacturing	0.65%	4.32%	1.09%	0.90%	1.01%	0.36%	2.10%	0.49%
Transp., commu., util.	1.93%	2.16%	1.86%	2.29%	3.23%	2.56%	0.91%	2.22%
Wholesale trade	1.02%	3.84%	2.04%	1.97%	2.26%	1.80%	1.75%	1.25%
Retail trade	0.85%	2.99%	0.71%	1.60%	1.93%	1.37%	1.56%	1.15%
Fin., ins., real est.	0.79%	1.82%	7.63%	1.39%	1.34%	1.42%	3.71%	1.16%
Services	1.30%	1.45%	1.11%	3.22%	1.32%	1.65%	2.10%	1.21%
Unknown	21.55% *	21.55% *	*****	*****	*****	*****	21.55% *	*****
Ownership								
For profit, incorporated	0.60%	1.44%	1.19%	1.53%	0.86%	0.82%	1.01%	0.62%
For profit, unincorporated	1.06%	1.22%	1.85%	3.81%	3.22%	2.56%	0.78%	2.11%
Nonprofit	1.02%	3.80%	2.48%	2.57%	1.99%	1.68%	2.47%	0.96%
Unknown	1.94%	*****	*****	8.04%	3.99%	1.99%	26.34%	1.94%
Age of firm								
Less than 5 years	2.01%	1.66%	5.21%	3.20%	2.82%	3.26%	2.62%	3.53%
5-9 years	1.77%	1.77%	2.69%	1.77%	3.06%	4.99%	1.21%	2.60%
10-19 years	0.82%	1.44%	0.87%	1.24%	2.00%	2.54%	0.85%	1.45%
20 or more years	0.67%	2.59%	0.99%	2.32%	0.66%	0.82%	2.10%	0.53%
Unknown	0.94%	15.24% *	16.27%	3.00%	2.39%	1.10%	7.71%	0.94%
Multi/single status								
2 or more locations	0.54%	1.29%	1.03%	1.09%	0.78%	0.80%	1.28%	0.61%
1 location only	0.91%	1.20%	1.27%	1.76%	1.37%	6.60%	1.01%	1.47%
Percent full-time employees								
Less than 25%	2.03%	3.74%	5.66%	2.54%	4.37%	2.46%	2.46%	2.21%
25-49%	1.07%	1.04%	3.63%	1.67%	2.78%	1.23%	1.44%	1.29%
50-74%	0.79%	1.87%	2.25%	1.77%	1.50%	1.06%	1.47%	0.91%
75% or more	0.49%	1.18%	1.13%	1.47%	0.63%	0.78%	0.92%	0.48%
Union presence								
No union employees	0.58%	0.93%	0.78%	1.55%	0.68%	0.92%	0.96%	0.55%
Has union employees	0.81%	3.84%	3.51%	3.24%	2.18%	0.91%	2.41%	0.92%
Unknown	1.84%	7.38%	6.19%	5.67%	3.76%	1.45%	5.29%	1.43%
Percent low wage employees								
50% or more low wage	2.12%	3.65%	3.44%	3.33%	4.85%	3.84%	2.64%	2.42%
Less than 50% low wage	0.56%	1.05%	0.97%	1.34%	0.71%	1.07%	0.94%	0.54%
Unknown	0.76%	7.64%	7.09%	3.84%	2.58%	0.96%	4.38%	0.71%

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.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., commu., 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., commu., 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.
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.4(1998) Number of part-time private-sector employees 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	18,176,301	3,997,114	2,166,829	3,032,377	3,104,063	5,875,919	7,863,738	10,312,563
Industry group								
Agric., fish., forest.	387,014	239,844	58,327	49,051	23,759 *	16,032 *	323,568	63,446
Mining	2,879	1,507	308 *	363 *	259 *	443 *	1,814	1,065
Construction	425,493	248,381	65,323	64,624	39,634 *	7,531 *	354,006	71,487
Manufacturing	511,518	111,116	92,300	112,799	105,878	89,425	270,444	241,073
Transp., commu., util.	881,130	76,604 *	66,337 *	118,211	136,833 *	483,144	198,326 *	682,804
Wholesale trade	384,158	119,353	47,582	71,123	80,656	65,444	211,411	172,747
Retail trade	6,956,064	1,121,771	907,171	1,170,194	864,778	2,892,150	2,697,968	4,258,096
Fin., ins., real est.	899,709	205,755	43,136	74,689	95,666	480,461	275,073	624,636
Services	7,724,387	1,870,155	886,343	1,371,323	1,755,278	1,841,288	3,528,499	4,195,888
Unknown	3,950	2,628	*****	*****	1,322 *	*****	2,628	1,322
Ownership								
For profit, incorporated	11,717,016	1,860,745	1,407,827	2,045,737	1,792,343	4,610,364	4,398,231	7,318,785
For profit, unincorporated	2,648,317	1,474,028	453,373	331,365	294,689	94,863	2,136,161	512,156
Nonprofit	3,566,017	655,879	305,629	653,615	1,001,083	949,811	1,321,421	2,244,597
Unknown	244,950	6,463 *	*****	1,660 *	15,947 *	220,881	7,925 *	237,025
Age of firm								
Less than 5 years	2,064,906	913,032	461,404	452,803	186,179	51,489	1,683,195	381,711
5-9 years	2,090,978	786,181	383,021	478,163	328,371	115,243	1,444,717	646,261
10-19 years	3,699,138	1,126,101	548,629	781,407	560,585	682,415	2,145,136	1,554,002
20 or more years	8,003,286	1,169,290	771,879	1,300,046	1,913,899	2,848,171	2,583,460	5,419,826
Unknown	2,317,993	2,510 *	1,895 *	19,958	115,030	2,178,601	7,230 *	2,310,764
Multi/single status								
2 or more locations	8,825,506	69,955 *	224,153	729,313	2,129,682	5,672,403	543,711	8,281,795
1 location only	9,350,795	3,927,159	1,942,676	2,303,063	974,381	203,516	7,320,027	2,030,768
Percent full-time employees								
Less than 25%	5,030,556	1,731,926	749,905	1,116,852	787,602	644,272	3,196,292	1,834,264
25-49%	5,079,100	784,568	506,386	624,239	792,098	2,371,810	1,613,541	3,465,560
50-74%	4,756,815	1,054,650	512,950	685,624	884,151	1,619,438	1,940,674	2,816,141
75% or more	3,309,830	425,969	397,588	605,662	640,212	1,240,399	1,113,231	2,196,598
Union presence								
No union employees	14,882,165	3,822,523	2,084,007	2,852,707	2,652,577	3,470,350	7,537,958	7,344,207
Has union employees	1,851,194	82,752	32,419	125,929	379,984	1,230,109	157,382	1,693,812
Unknown	1,442,943	91,839	50,403	53,740	71,502	1,175,459	168,398	1,274,544
Percent low-wage employees								
50% or more low wage	4,577,518	1,222,047	783,937	1,063,461	898,790	609,283	2,622,834	1,954,684
Less than 50% low wage	10,557,814	2,617,396	1,326,463	1,918,263	2,050,401	2,645,290	4,998,269	5,559,545
Unknown	3,040,969	157,671	56,429 *	50,652	154,872	2,621,345	242,635	2,798,334

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.4(1998) Standard error for number of part-time private-sector employees 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	465,371	108,853	53,032	90,202	142,181	413,965	100,273	436,072
Industry group								
Agric., fish., forest.	35,571	32,188	14,250	8,498	13,855 *	5,314 *	36,531	15,468
Mining	1,062	802	215 *	249 *	192 *	443 *	976	550
Construction	42,078	20,900	8,211	16,970	23,962 *	3,495 *	32,680	26,551
Manufacturing	43,396	22,283	13,980	11,504	14,262	24,008	25,857	31,463
Transp., commu., util.	178,529	9,089 *	13,261 *	28,411	69,157 *	166,070	22,646 *	177,661
Wholesale trade	24,959	9,568	6,331	11,022	11,960	18,712	19,082	23,831
Retail trade	257,792	52,034	43,686	53,232	51,240	271,582	88,271	257,099
Fin., ins., real est.	95,818	16,158	5,763	7,923	10,381	87,940	14,714	90,779
Services	282,185	70,508	48,159	93,730	106,411	261,183	100,697	221,715
Unknown	1,694	1,323	*****	*****	1,322 *	*****	1,323	1,322
Ownership								
For profit, incorporated	434,084	46,963	36,723	83,109	88,332	359,731	91,659	391,072
For profit, unincorporated	124,243	84,847	39,734	29,339	24,707	15,504	110,890	39,232
Nonprofit	215,993	20,842	20,761	43,446	117,188	247,436	35,237	218,005
Unknown	46,181	2,795 *	*****	1,453 *	5,964 *	42,552	3,052 *	45,677
Age of firm								
Less than 5 years	115,048	51,088	50,758	36,792	36,067	11,591	105,644	34,269
5-9 years	61,968	54,948	29,532	44,534	44,282	28,534	64,075	59,780
10-19 years	261,949	51,155	34,291	45,554	39,211	264,211	95,120	279,036
20 or more years	253,899	24,378	29,889	40,050	139,340	208,180	38,056	231,195
Unknown	238,152	1,285 *	1,209 *	6,436	12,819	237,028	1,791 *	238,678
Multi/single status								
2 or more locations	421,501	23,242 *	21,495	36,933	133,986	421,123	23,228	440,316
1 location only	136,187	116,030	57,173	106,556	76,114	30,824	104,171	100,146
Percent full-time employees								
Less than 25%	287,403	92,265	35,361	72,737	79,877	246,560	116,622	237,612
25-49%	261,356	65,673	35,210	17,848	56,136	265,619	54,143	264,882
50-74%	164,628	30,521	21,012	43,489	66,553	163,648	36,362	175,910
75% or more	118,927	35,668	26,042	26,471	39,746	87,543	42,264	105,053
Union presence								
No union employees	293,108	108,871	58,826	95,662	117,090	215,924	111,671	237,941
Has union employees	137,176	20,337	8,273	18,145	53,732	121,717	24,605	131,419
Unknown	189,395	14,679	12,595	7,148	9,409	192,482	21,752	191,794
Percent low-wage employees								
50% or more low wage	187,639	72,691	55,604	90,864	112,196	91,372	114,277	132,579
Less than 50% low wage	333,629	83,717	48,316	83,973	81,784	313,634	106,619	288,921
Unknown	254,346	17,949	15,205 *	11,397	28,647	258,077	23,187	264,710

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.4.a(1998) Percent of number of part-time private-sector employees 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	18,176,301	22.0%	11.9%	16.7%	17.1%	32.3%	43.3%	56.7%
Industry group								
Agric., fish., forest.	387,014	62.0%	15.1%	12.7%	6.1% *	4.1% *	83.6%	16.4%
Mining	2,879	52.3%	10.7% *	12.6% *	9.0% *	15.4% *	63.0%	37.0% *
Construction	425,493	58.4%	15.4%	15.2%	9.3% *	1.8% *	83.2%	16.8%
Manufacturing	511,518	21.7%	18.0%	22.1%	20.7%	17.5%	52.9%	47.1%
Transp., commu., util.	881,130	8.7% *	7.5% *	13.4%	15.5% *	54.8%	22.5% *	77.5%
Wholesale trade	384,158	31.1%	12.4%	18.5%	21.0%	17.0%	55.0%	45.0%
Retail trade	6,956,064	16.1%	13.0%	16.8%	12.4%	41.6%	38.8%	61.2%
Fin., ins., real est.	899,709	22.9%	4.8%	8.3%	10.6%	53.4%	30.6%	69.4%
Services	7,724,387	24.2%	11.5%	17.8%	22.7%	23.8%	45.7%	54.3%
Unknown	3,950	66.5%	*****	*****	33.5% *	*****	66.5%	33.5% *
Ownership								
For profit, incorporated	11,717,016	15.9%	12.0%	17.5%	15.3%	39.3%	37.5%	62.5%
For profit, unincorporated	2,648,317	55.7%	17.1%	12.5%	11.1%	3.6%	80.7%	19.3%
Nonprofit	3,566,017	18.4%	8.6%	18.3%	28.1%	26.6%	37.1%	62.9%
Unknown	244,950	2.6% *	*****	0.7% *	6.5% *	90.2%	3.2% *	96.8%
Age of firm								
Less than 5 years	2,064,906	44.2%	22.3%	21.9%	9.0%	2.5%	81.5%	18.5%
5-9 years	2,090,978	37.6%	18.3%	22.9%	15.7%	5.5%	69.1%	30.9%
10-19 years	3,699,138	30.4%	14.8%	21.1%	15.2%	18.4%	58.0%	42.0%
20 or more years	8,003,286	14.6%	9.6%	16.2%	23.9%	35.6%	32.3%	67.7%
Unknown	2,317,993	0.1% *	0.1% *	0.9%	5.0%	94.0%	0.3% *	99.7%
Multi/single status								
2 or more locations	8,825,506	0.8% *	2.5%	8.3%	24.1%	64.3%	6.2%	93.8%
1 location only	9,350,795	42.0%	20.8%	24.6%	10.4%	2.2%	78.3%	21.7%
Percent full-time employees								
Less than 25%	5,030,556	34.4%	14.9%	22.2%	15.7%	12.8%	63.5%	36.5%
25-49%	5,079,100	15.4%	10.0%	12.3%	15.6%	46.7%	31.8%	68.2%
50-74%	4,756,815	22.2%	10.8%	14.4%	18.6%	34.0%	40.8%	59.2%
75% or more	3,309,830	12.9%	12.0%	18.3%	19.3%	37.5%	33.6%	66.4%
Union presence								
No union employees	14,882,165	25.7%	14.0%	19.2%	17.8%	23.3%	50.7%	49.3%
Has union employees	1,851,194	4.5%	1.8%	6.8%	20.5%	66.4%	8.5%	91.5%
Unknown	1,442,943	6.4%	3.5%	3.7%	5.0%	81.5%	11.7%	88.3%
Percent low-wage employees								
50% or more low wage	4,577,518	26.7%	17.1%	23.2%	19.6%	13.3%	57.3%	42.7%
Less than 50% low wage	10,557,814	24.8%	12.6%	18.2%	19.4%	25.1%	47.3%	52.7%
Unknown	3,040,969	5.2%	1.9% *	1.7%	5.1%	86.2%	8.0%	92.0%

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.
Percents may not add to 100% because of rounding.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.a(1998) Standard error for percent of number of part-time private-sector employees 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	465,371	0.86%	0.36%	0.68%	0.68%	1.53%	1.04%	1.04%
Industry group								
Agric., fish., forest.	35,571	4.30%	3.28%	2.84%	2.69% *	1.70% *	3.88%	3.88%
Mining	1,062	15.56%	13.69% *	8.53% *	5.89% *	6.82% *	16.06%	14.15% *
Construction	42,078	3.74%	1.41%	3.04%	3.76% *	0.60% *	3.95%	3.95%
Manufacturing	43,396	3.68%	2.13%	2.95%	2.46%	3.14%	3.26%	3.26%
Transp., commu., util.	178,529	3.02% *	3.24% *	2.55%	7.74% *	9.97%	7.54% *	7.54%
Wholesale trade	24,959	2.91%	1.54%	2.60%	3.13%	3.76%	4.46%	4.46%
Retail trade	257,792	1.04%	0.69%	0.89%	0.79%	2.44%	1.64%	1.64%
Fin., ins., real est.	95,818	2.46%	0.74%	1.72%	1.17%	4.79%	3.32%	3.32%
Services	282,185	0.84%	0.65%	1.21%	1.35%	2.40%	1.01%	1.01%
Unknown	1,694	19.40%	*****	*****	12.49% *	*****	19.40%	12.49% *
Ownership								
For profit, incorporated	434,084	0.63%	0.51%	0.76%	0.67%	1.70%	1.13%	1.13%
For profit, unincorporated	124,243	1.84%	1.07%	0.94%	0.82%	0.63%	1.29%	1.29%
Nonprofit	215,993	1.22%	0.71%	1.50%	3.01%	4.40%	2.20%	2.20%
Unknown	46,181	1.32% *	*****	0.52% *	2.11% *	3.00%	1.36% *	1.36%
Age of firm								
Less than 5 years	115,048	2.33%	1.32%	1.61%	1.50%	0.55%	1.42%	1.42%
5-9 years	61,968	2.28%	1.27%	2.28%	2.06%	1.24%	2.58%	2.58%
10-19 years	261,949	2.08%	1.26%	1.30%	1.36%	4.44%	3.67%	3.67%
20 or more years	253,899	0.55%	0.31%	0.77%	1.38%	1.82%	0.82%	0.82%
Unknown	238,152	0.07% *	0.08% *	0.22%	0.76%	0.72%	0.11% *	0.11%
Multi/single status								
2 or more locations	421,501	0.30% *	0.34%	0.71%	1.50%	1.99%	0.56%	0.56%
1 location only	136,187	1.07%	0.77%	1.09%	0.73%	0.32%	0.90%	0.90%
Percent full-time employees								
Less than 25%	287,403	1.84%	0.85%	1.69%	1.56%	3.39%	2.38%	2.38%
25-49%	261,356	1.63%	0.93%	0.69%	1.21%	2.98%	2.04%	2.04%
50-74%	164,628	1.14%	0.63%	1.08%	1.18%	2.38%	1.70%	1.70%
75% or more	118,927	0.82%	0.88%	0.99%	1.25%	1.60%	1.24%	1.24%
Union presence								
No union employees	293,108	0.76%	0.41%	0.83%	0.60%	1.07%	0.76%	0.76%
Has union employees	137,176	0.81%	0.46%	1.05%	2.64%	3.10%	1.13%	1.13%
Unknown	189,395	1.76%	0.91%	0.32%	1.21%	3.52%	2.29%	2.29%
Percent low-wage employees								
50% or more low wage	187,639	1.45%	1.22%	1.75%	2.23%	1.62%	1.83%	1.83%
Less than 50% low wage	333,629	0.97%	0.50%	0.85%	1.00%	2.00%	1.17%	1.17%
Unknown	254,346	0.90%	0.59% *	0.44%	0.94%	1.49%	1.25%	1.25%

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.4.b(1998) Percent of private-sector part-time employees 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	71.3%	30.9%	49.1%	71.6%	94.3%	94.6%	42.7%	93.1%
Industry group								
Agric., fish., forest.	38.8%	18.8%	73.7%	51.6%	87.5%	100.0%	29.5%	86.3%
Mining	60.3%	24.2% *	100.0%	100.0%	100.0%	100.0% *	37.1% *	100.0%
Construction	48.3%	32.2%	60.1%	60.6%	99.7%	100.0%	39.6%	91.4%
Manufacturing	74.2%	21.2%	69.9%	90.2%	94.8%	100.0%	56.0%	94.7%
Transp., commu., util.	85.6%	23.8%	63.9%	69.2%	94.2%	100.0%	49.7%	96.1%
Wholesale trade	73.4%	36.1%	79.3%	81.0%	97.0%	100.0%	53.7%	97.5%
Retail trade	73.0%	23.5%	35.7%	67.8%	93.5%	99.9%	36.6%	96.1%
Fin., ins., real est.	83.5%	35.2%	83.7%	93.4%	98.0%	99.7%	48.5%	98.8%
Services	69.3%	36.7%	53.7%	73.1%	94.4%	83.2%	46.3%	88.7%
Unknown	25.8% *	38.8% *	*****	*****	*****	*****	38.8% *	*****
Ownership								
For profit, incorporated	77.0%	37.3%	53.1%	67.6%	91.2%	98.9%	47.3%	94.8%
For profit, unincorporated	39.2%	20.8%	27.8%	69.5%	97.9%	91.4%	26.2%	93.2%
Nonprofit	74.8%	35.6%	61.8%	85.3%	98.6%	73.7%	54.1%	87.0%
Unknown	95.5%	*****	*****	100.0%	100.0%	98.0%	18.4% *	98.1%
Age of firm								
Less than 5 years	37.3%	18.6%	28.0%	54.7%	95.3%	91.5%	26.1%	87.1%
5-9 years	49.7%	25.8%	40.9%	58.5%	89.0%	93.8%	33.9%	85.2%
10-19 years	56.9%	36.6%	47.5%	66.8%	84.9%	63.5%	44.5%	74.0%
20 or more years	84.7%	38.3%	66.8%	85.2%	98.5%	99.1%	56.8%	98.0%
Unknown	97.6%	*****	74.6% *	75.9%	82.7%	98.7%	52.2% *	97.7%
Multi/single status								
2 or more locations	92.7%	72.8%	60.7%	81.4%	95.8%	94.4%	68.3%	94.3%
1 location only	51.1%	30.1%	47.7%	68.5%	91.0%	99.9%	40.8%	88.4%
Percent full-time employees								
Less than 25%	41.0%	11.9%	22.4%	54.1%	92.7%	55.3%	21.2%	75.5%
25-49%	82.0%	39.3%	54.0%	80.8%	91.6%	99.3%	50.9%	96.6%
50-74%	78.7%	42.7%	63.0%	74.5%	96.0%	99.5%	52.8%	96.6%
75% or more	90.0%	63.0%	75.0%	91.4%	97.0%	99.7%	74.6%	97.8%
Union presence								
No union employees	66.5%	30.6%	48.8%	70.9%	94.9%	91.5%	42.3%	91.3%
Has union employees	95.6%	54.3%	75.2%	92.3%	93.4%	100.0%	66.5%	98.3%
Unknown	89.3%	22.5%	43.7%	65.3%	75.3%	98.4%	35.5%	96.4%
Percent low wage employees								
50% or more low wage	53.6%	19.9%	25.2%	59.3%	90.1%	93.9%	27.7%	88.4%
Less than 50% low wage	73.0%	37.2%	63.7%	78.9%	96.6%	90.2%	51.6%	92.2%
Unknown	92.1%	9.9%	35.9%	56.4%	87.1%	99.2%	20.9%	98.3%

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.4.b(1998) Standard error for percent of private-sector part-time employees 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	1.32%	1.23%	1.69%	1.90%	0.94%	3.29%	1.51%	1.99%
Industry group								
Agric., fish., forest.	6.06%	5.16%	12.37%	12.43%	16.25%	14.91%	5.64%	13.27%
Mining	15.22%	8.04% *	27.89%	29.81%	27.89%	31.62% *	14.15% *	25.82%
Construction	2.93%	4.00%	6.74%	9.20%	0.34%	18.26%	2.96%	6.45%
Manufacturing	4.26%	4.96%	7.59%	3.73%	3.36%	0.00%	5.34%	3.47%
Transp., commu., util.	4.04%	2.56%	8.22%	8.52%	4.30%	0.00%	4.71%	2.73%
Wholesale trade	3.80%	5.75%	7.08%	5.99%	2.15%	0.00%	6.02%	1.58%
Retail trade	1.51%	1.99%	1.99%	2.48%	1.77%	0.13%	1.85%	0.64%
Fin., ins., real est.	1.82%	2.93%	4.95%	3.00%	1.86%	0.34%	3.41%	1.28%
Services	2.21%	1.71%	2.38%	2.91%	1.51%	6.50%	1.73%	3.94%
Unknown	10.97% *	13.29% *	*****	*****	*****	*****	13.29% *	*****
Ownership								
For profit, incorporated	0.96%	2.28%	2.19%	2.55%	1.69%	0.44%	1.85%	0.45%
For profit, unincorporated	2.22%	1.73%	4.39%	6.56%	0.51%	4.14%	2.24%	1.67%
Nonprofit	4.51%	2.15%	4.78%	2.57%	1.17%	9.98%	2.65%	6.55%
Unknown	1.95%	*****	*****	29.81%	14.91%	1.48%	8.45% *	1.43%
Age of firm								
Less than 5 years	2.11%	1.42%	3.89%	5.40%	1.91%	9.02%	1.99%	3.71%
5-9 years	1.60%	1.53%	3.63%	2.62%	3.10%	3.12%	1.51%	1.68%
10-19 years	2.50%	1.82%	4.22%	3.45%	4.50%	12.21%	2.37%	6.28%
20 or more years	0.89%	1.53%	3.04%	1.53%	0.34%	0.64%	2.19%	0.44%
Unknown	0.76%	*****	22.56% *	14.49%	6.35%	0.55%	15.79% *	0.71%
Multi/single status								
2 or more locations	2.35%	7.45%	5.48%	2.62%	0.66%	3.33%	3.66%	2.52%
1 location only	1.14%	1.24%	2.21%	1.92%	2.81%	0.11%	1.66%	1.69%
Percent full-time employees								
Less than 25%	2.68%	1.48%	3.73%	4.23%	2.40%	13.18%	2.55%	6.20%
25-49%	1.04%	1.43%	2.55%	2.28%	3.63%	0.39%	1.25%	0.79%
50-74%	0.89%	1.97%	2.44%	2.10%	1.46%	0.20%	1.01%	0.65%
75% or more	0.84%	3.24%	3.23%	1.28%	0.77%	0.16%	2.06%	0.42%
Union presence								
No union employees	1.41%	1.02%	1.63%	2.15%	1.20%	5.30%	1.45%	2.80%
Has union employees	1.33%	11.47%	12.18%	2.87%	5.47%	0.04%	7.63%	1.29%
Unknown	2.95%	3.56%	11.11%	12.87%	11.53%	1.59%	4.10%	1.67%
Percent low wage employees								
50% or more low wage	1.72%	1.76%	1.47%	4.38%	3.04%	2.68%	2.03%	1.83%
Less than 50% low wage	1.74%	1.39%	2.20%	2.37%	0.85%	5.06%	1.58%	3.07%
Unknown	1.19%	2.57%	10.11%	10.18%	4.28%	0.34%	4.48%	0.35%

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.B.4.b.(1)(1998) Percent of private-sector part-time employees eligible for 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	29.2%	27.8%	23.5%	19.8%	26.4%	35.6%	23.7%	31.1%
Industry group								
Agric., fish., forest.	29.8%	27.3%	50.2%	12.2% *	1.6% *	47.1% *	38.1%	15.5% *
Mining	48.7%	100.0% *	21.6% *	98.7%	21.5% *	*****	64.1% *	38.9% *
Construction	30.8%	33.5%	33.1%	33.6%	23.6% *	13.4% *	32.9%	26.3% *
Manufacturing	28.5%	31.4%	36.9%	17.6%	23.3%	39.9%	27.4%	29.3%
Transp., commu., util.	55.4%	44.3%	27.2% *	30.6%	65.4%	59.9%	26.1% *	59.8%
Wholesale trade	21.0%	40.2%	21.0% *	22.2%	12.6% *	17.3% *	31.6%	13.8%
Retail trade	22.5%	23.3%	17.5%	16.8%	19.1%	25.5%	19.1%	23.3%
Fin., ins., real est.	57.4%	45.2%	21.1%	21.1%	37.5%	71.2%	34.9%	62.3%
Services	28.2%	25.8%	22.6%	20.9%	27.5%	36.6%	22.8%	30.6%
Ownership								
For profit, incorporated	28.8%	29.3%	24.3%	21.5%	22.4%	33.9%	25.4%	29.8%
For profit, unincorporated	26.7%	30.3%	21.6%	16.1% *	27.5%	47.3%	24.0%	29.9%
Nonprofit	31.5%	20.3%	21.6%	17.0%	32.6%	47.9%	18.2%	36.4%
Unknown	28.6%	*****	*****	73.6% *	30.3% *	28.1%	70.0% *	28.3%
Age of firm								
Less than 5 years	26.7%	32.5%	23.6%	16.8%	31.1%	49.1%	24.7%	29.2%
5-9 years	21.1%	31.6%	23.8%	14.3%	17.9% *	24.0% *	25.4%	17.4%
10-19 years	21.6%	24.8%	24.9%	17.4%	22.7%	20.6%	21.2%	22.0%
20 or more years	29.2%	27.1%	22.4%	22.6%	28.8%	33.6%	24.3%	30.5%
Unknown	40.5%	*****	100.0%	48.3%	14.5%	41.6%	43.0% *	40.5%
Multi/single status								
2 or more locations	32.1%	11.7% *	28.3%	24.2%	26.5%	35.4%	24.5%	32.5%
1 location only	24.1%	28.5%	22.8%	18.1%	26.0%	42.0%	23.6%	25.0%
Percent full-time employees								
Less than 25%	22.8%	30.8%	10.4% *	16.3% *	23.2%	34.2%	17.0%	25.6%
25-49%	25.2%	18.0%	16.8%	15.7%	19.5%	30.9%	17.2%	27.2%
50-74%	32.0%	27.2%	27.9%	19.9%	32.0%	38.0%	26.3%	34.2%
75% or more	35.5%	37.9%	32.3%	27.3%	30.4%	41.9%	32.2%	36.7%
Union presence								
No union employees	26.4%	27.5%	23.5%	18.7%	22.6%	35.0%	23.3%	27.9%
Has union employees	37.3%	23.9% *	32.5% *	39.4%	54.2%	32.9%	29.4%	37.8%
Unknown	38.8%	55.9%	14.5% *	21.1% *	21.0% *	40.3%	32.1%	39.1%
Percent low wage employees								
50% or more low wage	15.5%	16.8%	18.5%	13.3%	13.3%	19.5%	15.5%	15.5%
Less than 50% low wage	30.8%	30.2%	24.8%	22.6%	31.7%	37.8%	25.9%	33.4%
Unknown	36.4%	52.0% *	19.9% *	16.8% *	26.8%	37.2%	29.4% *	36.5%

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.B.4.b.(1)(1998) Standard error for percent of private-sector part-time employees eligible for 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	1.04%	1.64%	1.74%	1.70%	1.55%	2.12%	1.29%	1.36%
Industry group								
Agric., fish., forest.	6.21%	7.63%	12.04%	9.99% *	10.39% *	14.90% *	6.50%	10.62% *
Mining	14.12%	31.62% *	10.72% *	29.43%	6.86% *	*****	19.49% *	12.46% *
Construction	4.68%	7.84%	6.22%	8.34%	12.21% *	10.37% *	4.27%	8.76% *
Manufacturing	2.84%	5.20%	7.60%	3.64%	4.26%	4.49%	3.35%	2.87%
Transp., commu., util.	8.08%	9.71%	9.35% *	7.35%	14.63%	10.09%	8.05% *	8.89%
Wholesale trade	2.78%	4.48%	6.99% *	4.19%	8.24% *	8.70% *	2.91%	3.56%
Retail trade	1.60%	1.94%	1.96%	2.11%	3.07%	3.06%	1.57%	2.29%
Fin., ins., real est.	3.01%	5.69%	3.97%	4.16%	5.05%	3.63%	3.58%	3.52%
Services	1.25%	2.66%	1.97%	1.64%	3.04%	2.12%	1.34%	1.64%
Ownership								
For profit, incorporated	1.37%	2.09%	2.39%	1.87%	2.66%	2.49%	1.60%	1.78%
For profit, unincorporated	2.29%	3.56%	3.72%	5.50% *	3.87%	7.16%	1.85%	3.12%
Nonprofit	1.51%	2.48%	3.60%	1.56%	3.32%	2.84%	1.37%	2.15%
Unknown	5.88%	*****	*****	22.11% *	11.35% *	5.76%	22.14% *	5.83%
Age of firm								
Less than 5 years	3.78%	5.94%	2.57%	3.26%	8.57%	10.68%	3.00%	6.31%
5-9 years	2.48%	3.36%	3.44%	2.30%	7.00% *	8.89% *	1.72%	3.89%
10-19 years	1.84%	2.43%	2.66%	2.73%	5.23%	5.00%	1.96%	2.40%
20 or more years	1.27%	2.01%	3.07%	2.43%	1.91%	2.78%	1.53%	1.66%
Unknown	3.51%	*****	29.81%	14.42%	3.15%	3.76%	13.90% *	3.53%
Multi/single status								
2 or more locations	1.43%	8.12% *	4.25%	3.58%	1.39%	2.27%	3.59%	1.55%
1 location only	1.33%	1.83%	1.52%	1.34%	2.97%	9.68%	1.32%	1.76%
Percent full-time employees								
Less than 25%	3.18%	6.09%	7.50% *	5.17% *	5.97%	5.78%	2.92%	3.68%
25-49%	3.06%	2.11%	3.13%	2.13%	2.23%	4.57%	1.80%	3.57%
50-74%	1.85%	2.82%	2.65%	2.64%	4.51%	2.52%	2.21%	2.20%
75% or more	1.20%	3.03%	2.78%	2.62%	2.11%	2.87%	1.85%	1.82%
Union presence								
No union employees	0.47%	1.74%	1.60%	1.43%	1.57%	2.10%	1.31%	0.67%
Has union employees	3.92%	7.68% *	11.71% *	7.86%	9.00%	3.02%	5.07%	4.09%
Unknown	5.92%	14.17%	13.60% *	8.56% *	6.75% *	6.52%	5.64%	6.23%
Percent low wage employees								
50% or more low wage	1.56%	2.78%	4.63%	1.56%	3.84%	2.92%	2.59%	1.99%
Less than 50% low wage	1.56%	2.39%	1.72%	1.94%	2.91%	2.04%	1.45%	1.79%
Unknown	3.19%	15.97% *	15.76% *	10.17% *	5.69%	3.37%	12.25% *	3.17%

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.4.b.(1).(a)(1998) Percent of private-sector part-time employees eligible for health insurance 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	61.3%	57.6%	47.0%	44.0%	55.1%	70.0%	49.4%	64.5%
Industry group								
Agric., fish., forest.	53.7%	79.8%	24.0% *	92.8%	61.9% *	79.6%	47.5%	80.4%
Mining	83.3%	100.0% *	100.0% *	60.5% *	100.0% *	*****	100.0%	65.9% *
Construction	56.3%	60.3%	43.7%	47.5%	71.2%	91.5%	50.0%	73.3%
Manufacturing	49.4%	40.7%	41.9%	44.6%	54.9%	55.1%	42.3%	53.8%
Transp., commu., util.	87.6%	78.6%	73.7%	44.4%	84.8%	92.9%	71.8%	88.6%
Wholesale trade	58.1%	59.5%	76.9%	18.3% *	86.7%	62.8%	49.1%	71.9%
Retail trade	53.7%	52.1%	57.0%	37.2%	30.9%	61.3%	48.4%	54.7%
Fin., ins., real est.	67.6%	66.3%	50.9%	65.1%	62.6%	68.7%	63.4%	68.1%
Services	59.5%	55.3%	42.4%	47.3%	56.3%	71.2%	47.5%	63.4%
Ownership								
For profit, incorporated	61.8%	56.8%	47.9%	41.9%	54.6%	69.6%	48.0%	65.3%
For profit, unincorporated	47.2%	52.2%	30.9% *	43.1%	43.8%	56.8%	46.2%	48.1%
Nonprofit	63.6%	71.2%	53.4%	51.0%	58.6%	72.1%	58.5%	64.5%
Unknown	73.2%	*****	*****	40.1% *	52.2%	75.6%	28.6% *	73.9%
Age of firm								
Less than 5 years	50.6%	49.1%	39.6%	47.9%	43.9%	89.8%	43.3%	58.8%
5-9 years	41.8%	58.0%	45.0%	30.9%	21.4% *	54.8%	48.2%	33.4%
10-19 years	48.7%	55.6%	51.0%	47.9%	36.8%	54.2%	51.7%	46.3%
20 or more years	59.1%	62.8%	46.6%	44.5%	63.0%	61.7%	50.2%	61.0%
Unknown	79.5%	*****	100.0%	27.1% *	62.0%	80.2%	93.5%	79.5%
Multi/single status								
2 or more locations	66.4%	46.2% *	61.5%	52.8%	58.1%	69.9%	56.0%	66.7%
1 location only	49.9%	57.8%	44.3%	39.6%	48.3%	71.0%	48.6%	51.9%
Percent full-time employees								
Less than 25%	47.6%	63.4%	37.2% *	36.3%	42.0%	57.6%	45.7%	48.2%
25-49%	65.9%	48.1%	51.5%	40.9%	57.4%	72.6%	48.0%	68.7%
50-74%	62.2%	62.3%	44.4%	45.4%	59.6%	68.7%	52.9%	64.8%
75% or more	61.9%	53.3%	49.0%	49.7%	58.8%	70.7%	48.2%	66.6%
Union presence								
No union employees	53.9%	56.1%	46.5%	39.6%	47.0%	63.2%	47.8%	56.3%
Has union employees	71.6%	78.2%	61.8%	79.1%	79.4%	67.1%	75.9%	71.4%
Unknown	86.8%	79.2%	48.0% *	53.7%	54.3%	88.6%	69.6%	87.5%
Percent low wage employees								
50% or more low wage	42.7%	59.3%	44.7%	35.7%	31.6%	52.0%	44.1%	42.1%
Less than 50% low wage	57.5%	56.6%	47.5%	45.5%	59.1%	63.5%	49.9%	60.4%
Unknown	77.2%	83.6%	40.7% *	80.2%	57.4%	78.1%	68.7%	77.4%

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.B.4.b.(1).(a)(1998) Standard error for percent of private-sector part-time employees eligible for health insurance 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	1.46%	1.48%	2.92%	2.43%	3.15%	1.80%	1.41%	1.45%
Industry group								
Agric., fish., forest.	8.36%	8.67%	10.36% *	26.24%	19.97% *	20.58%	11.09%	17.38%
Mining	22.48%	31.62% *	31.62% *	19.59% *	31.62% *	*****	29.81%	20.35% *
Construction	5.90%	8.40%	11.56%	12.40%	12.84%	24.27%	6.69%	10.83%
Manufacturing	4.11%	12.13%	11.84%	7.35%	6.18%	6.76%	6.24%	4.24%
Transp., commu., util.	6.37%	11.64%	16.07%	10.89%	21.33%	11.14%	9.27%	7.67%
Wholesale trade	7.02%	9.99%	14.53%	13.20% *	20.04%	5.47%	7.18%	7.57%
Retail trade	2.40%	7.16%	7.80%	5.92%	5.34%	2.52%	5.34%	2.75%
Fin., ins., real est.	1.81%	5.06%	13.32%	6.70%	7.49%	1.80%	3.52%	1.84%
Services	1.44%	2.53%	4.85%	4.09%	3.21%	2.04%	2.30%	1.51%
Ownership								
For profit, incorporated	2.11%	2.22%	3.59%	2.32%	6.47%	2.11%	1.97%	2.04%
For profit, unincorporated	3.18%	3.63%	11.46% *	6.10%	10.34%	9.17%	3.60%	5.71%
Nonprofit	1.91%	5.93%	4.49%	4.92%	4.77%	2.76%	3.08%	1.98%
Unknown	6.38%	*****	*****	13.58% *	15.16%	6.59%	9.04% *	6.30%
Age of firm								
Less than 5 years	4.48%	6.65%	6.27%	10.75%	8.30%	15.67%	3.83%	8.73%
5-9 years	4.57%	5.97%	4.76%	7.21%	10.06% *	8.30%	4.47%	5.80%
10-19 years	2.95%	4.49%	4.26%	5.43%	8.25%	7.02%	3.72%	4.76%
20 or more years	1.99%	3.48%	6.00%	4.78%	3.00%	2.27%	2.61%	2.35%
Unknown	2.12%	*****	29.81%	13.30% *	10.67%	2.32%	26.50%	2.14%
Multi/single status								
2 or more locations	1.71%	15.36% *	8.38%	4.59%	4.44%	1.85%	3.94%	1.66%
1 location only	0.92%	1.58%	3.07%	2.13%	5.76%	8.35%	1.33%	3.01%
Percent full-time employees								
Less than 25%	3.77%	6.63%	11.53% *	9.22%	8.69%	6.62%	4.50%	4.76%
25-49%	3.12%	5.50%	11.40%	6.99%	7.95%	4.10%	4.54%	3.27%
50-74%	1.71%	4.58%	6.54%	5.12%	6.69%	1.19%	2.70%	2.05%
75% or more	2.51%	5.32%	2.23%	3.41%	4.14%	3.51%	2.27%	2.84%
Union presence								
No union employees	1.49%	1.58%	3.01%	2.45%	3.59%	1.90%	1.44%	1.90%
Has union employees	3.14%	18.82%	14.99%	7.77%	5.79%	3.25%	12.15%	3.16%
Unknown	2.29%	18.06%	15.96% *	14.43%	12.54%	2.68%	12.37%	2.21%
Percent low wage employees								
50% or more low wage	2.88%	8.24%	8.47%	8.02%	8.30%	5.57%	7.23%	3.40%
Less than 50% low wage	1.57%	1.47%	4.00%	3.54%	2.96%	1.22%	1.44%	1.94%
Unknown	2.46%	25.04%	14.41% *	12.33%	8.83%	2.57%	14.53%	2.48%

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.4.b.(2)(1998) Percent of private-sector part-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	17.9%	16.0%	11.0%	8.7%	14.5%	24.9%	11.7%	20.0%
Industry group								
Agric., fish., forest.	16.0%	21.8% *	12.1% *	11.3% *	1.0% *	37.5% *	18.1%	12.5% *
Mining	40.5% *	100.0% *	21.6% *	59.7% *	21.5% *	*****	64.1% *	25.6% *
Construction	17.3%	20.2%	14.4%	15.9% *	16.8% *	12.2% *	16.4%	19.3% *
Manufacturing	14.1%	12.8% *	15.5%	7.8% *	12.8%	22.0%	11.6%	15.8%
Transp., commu., util.	48.5%	34.8%	20.0% *	13.6% *	55.4%	55.6%	18.8% *	53.0%
Wholesale trade	12.2%	23.9%	16.1% *	4.1% *	10.9% *	10.9% *	15.5%	9.9% *
Retail trade	12.1%	12.1%	10.0%	6.3%	5.9%	15.6%	9.2%	12.7%
Fin., ins., real est.	38.8%	30.0%	10.7%	13.7%	23.5%	48.9%	22.1%	42.4%
Services	16.8%	14.3%	9.6%	9.9%	15.5%	26.0%	10.9%	19.4%
Ownership								
For profit, incorporated	17.8%	16.6%	11.6%	9.0%	12.2%	23.6%	12.2%	19.4%
For profit, unincorporated	12.6%	15.8%	6.7% *	6.9% *	12.0%	26.8%	11.1%	14.4%
Nonprofit	20.0%	14.4%	11.5%	8.7%	19.1%	34.5%	10.6%	23.4%
Unknown	20.9%	*****	*****	29.5% *	15.8% *	21.2%	20.0% *	20.9%
Age of firm								
Less than 5 years	13.5%	16.0%	9.4%	8.1% *	13.6% *	44.0%	10.7%	17.2% *
5-9 years	8.8%	18.4%	10.7%	4.4%	3.8% *	13.2% *	12.2%	5.8%
10-19 years	10.5%	13.8%	12.7%	8.4%	8.3%	11.2%	10.9%	10.2%
20 or more years	17.3%	17.0%	10.5%	10.1%	18.1%	20.8%	12.2%	18.6%
Unknown	32.2%	*****	100.0%	13.1% *	9.0%	33.4%	40.3% *	32.2%
Multi/single status								
2 or more locations	21.3%	5.4% *	17.4%	12.8%	15.4%	24.7%	13.7%	21.7%
1 location only	12.0%	16.5%	10.1%	7.2%	12.6%	29.8%	11.4%	13.0%
Percent full-time employees								
Less than 25%	10.8%	19.5%	3.9% *	5.9% *	9.7% *	19.7%	7.8%	12.3%
25-49%	16.6%	8.7%	8.6%	6.4%	11.2%	22.4%	8.3%	18.7%
50-74%	19.9%	16.9%	12.4%	9.0%	19.1%	26.1%	13.9%	22.2%
75% or more	22.0%	20.2%	15.8%	13.6%	17.9%	29.7%	15.5%	24.5%
Union presence								
No union employees	14.2%	15.4%	10.9%	7.4%	10.6%	22.1%	11.1%	15.7%
Has union employees	26.8%	18.7% *	20.1% *	31.2%	43.0%	22.1%	22.3%	27.0%
Unknown	33.7%	44.2% *	7.0% *	11.3% *	11.4%	35.7%	22.3%	34.2%
Percent low wage employees								
50% or more low wage	6.6%	10.0%	8.2%	4.8%	4.2% *	10.2%	6.8%	6.6%
Less than 50% low wage	17.7%	17.1%	11.8%	10.3%	18.7%	24.0%	12.9%	20.2%
Unknown	28.1%	43.4% *	8.1% *	13.5% *	15.4%	29.0%	20.2% *	28.3%

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.4.b.(2)(1998) Standard error for percent of private-sector part-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	0.88%	0.97%	1.15%	0.68%	1.20%	1.77%	0.61%	1.06%
Industry group								
Agric., fish., forest.	3.75%	7.66% *	5.73% *	9.89% *	0.32% *	11.93% *	5.38%	8.49% *
Mining	13.23% *	31.62% *	10.72% *	19.32% *	6.86% *	*****	19.49% *	9.41% *
Construction	2.92%	4.59%	3.19%	5.92% *	10.53% *	10.17% *	2.55%	8.15% *
Manufacturing	1.39%	5.05% *	4.36%	2.59% *	2.96%	2.56%	2.03%	1.74%
Transp., commu., util.	8.53%	9.83%	7.94% *	4.24% *	15.46%	10.48%	5.90% *	9.24%
Wholesale trade	2.43%	5.17%	5.43% *	1.26% *	8.21% *	5.41% *	3.21%	3.16% *
Retail trade	0.82%	1.59%	1.45%	1.34%	1.00%	1.60%	1.15%	1.04%
Fin., ins., real est.	2.41%	5.05%	3.20%	3.63%	2.71%	3.06%	3.08%	2.51%
Services	0.93%	1.72%	1.55%	1.16%	2.12%	1.54%	0.86%	1.30%
Ownership								
For profit, incorporated	1.35%	1.09%	1.42%	0.79%	3.01%	2.12%	0.82%	1.61%
For profit, unincorporated	1.21%	1.87%	2.38% *	2.52% *	2.83%	5.55%	1.01%	2.03%
Nonprofit	1.16%	1.15%	1.81%	1.48%	2.27%	1.48%	0.61%	1.53%
Unknown	4.85%	*****	*****	11.56% *	10.40% *	5.50%	6.32% *	4.85%
Age of firm								
Less than 5 years	2.36%	1.49%	2.55%	2.90% *	5.50% *	11.82%	1.69%	5.30% *
5-9 years	0.98%	3.18%	2.07%	1.10%	1.57% *	4.45% *	1.15%	1.53%
10-19 years	1.14%	2.48%	1.85%	2.31%	1.83%	2.99%	1.73%	1.62%
20 or more years	1.04%	1.50%	1.89%	1.46%	1.60%	1.56%	0.74%	1.25%
Unknown	3.28%	*****	29.81%	10.81% *	2.43%	3.57%	13.22% *	3.30%
Multi/single status								
2 or more locations	1.21%	3.65% *	2.61%	1.99%	1.30%	1.84%	2.51%	1.24%
1 location only	0.71%	0.92%	1.04%	0.65%	1.80%	8.29%	0.53%	1.39%
Percent full-time employees								
Less than 25%	1.68%	4.24%	2.56% *	2.11% *	3.70% *	5.16%	1.31%	2.01%
25-49%	2.55%	1.36%	2.43%	0.88%	2.34%	3.94%	1.34%	3.02%
50-74%	1.75%	1.96%	2.10%	1.40%	4.55%	1.71%	1.35%	2.05%
75% or more	1.38%	2.23%	1.44%	2.10%	2.30%	2.54%	1.15%	1.94%
Union presence								
No union employees	0.47%	1.02%	1.16%	0.57%	1.23%	1.18%	0.60%	0.61%
Has union employees	3.74%	6.42% *	10.06% *	6.22%	8.32%	2.32%	5.91%	3.79%
Unknown	5.48%	14.46% *	13.99% *	4.87% *	2.87%	5.96%	5.59%	5.71%
Percent low wage employees								
50% or more low wage	0.71%	2.06%	1.91%	1.16%	1.43% *	1.57%	1.16%	0.86%
Less than 50% low wage	1.17%	1.17%	1.11%	0.97%	2.40%	1.55%	0.73%	1.45%
Unknown	2.99%	15.22% *	13.92% *	4.89% *	3.76%	3.13%	7.89% *	2.97%

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.C.1(1998) Average total single 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	2,174.35	2,333.64	2,271.47	2,076.68	2,114.39	2,180.23	2,235.23	2,151.79
Industry group								
Agric., fish., forest.	1,988.88	2,895.42	2,437.33	1,920.79	1,901.74	1,579.32	2,568.58	1,630.30
Mining	2,251.84	4,439.23	1,980.13	1,916.46	2,064.49	2,246.29	2,783.71	2,191.62
Construction	2,243.23	2,320.60	2,279.96	2,139.73	2,210.78	2,395.31	2,228.94	2,263.35
Manufacturing	2,040.18	1,912.85	2,054.57	1,970.07	2,049.58	2,066.09	1,992.15	2,050.35
Transp., commu., util.	2,649.46	2,112.95	2,387.94	2,304.98	2,248.09	2,889.48	2,258.43	2,726.55
Wholesale trade	2,129.57	2,491.34	2,244.89	2,008.30	2,087.46	2,101.66	2,218.85	2,091.01
Retail trade	2,011.91	2,121.18	2,196.12	1,987.52	1,879.27	2,010.03	2,086.96	1,988.93
Fin., ins., real est.	2,260.31	2,738.21	2,612.24	2,247.84	2,110.33	2,193.21	2,579.70	2,178.61
Services	2,232.25	2,379.58	2,308.82	2,111.60	2,207.88	2,223.20	2,297.02	2,199.56
Ownership								
For profit, incorporated	2,146.25	2,283.61	2,242.07	2,026.71	2,070.97	2,170.82	2,183.34	2,132.83
For profit, unincorporated	2,217.63	2,413.46	2,197.69	2,100.86	2,152.59	2,027.81	2,310.93	2,113.63
Nonprofit	2,335.17	2,483.46	2,549.24	2,336.07	2,237.06	2,350.49	2,484.92	2,286.74
Unknown	2,113.10	*****	*****	1,996.23	2,044.39	2,120.50	2,566.40	2,112.31
Age of firm								
Less than 5 years	2,123.99	2,275.52	2,160.93	1,973.88	2,033.03	2,032.00	2,176.24	2,021.23
5-9 years	2,114.24	2,390.83	2,125.08	1,974.18	2,002.17	2,066.77	2,195.79	2,003.95
10-19 years	2,104.77	2,224.14	2,224.85	2,062.72	2,025.11	2,010.54	2,172.64	2,033.56
20 or more years	2,152.23	2,413.65	2,375.39	2,117.86	2,152.95	2,052.04	2,303.20	2,097.98
Unknown	2,272.53	1,762.50	2,629.79	1,974.94	2,127.64	2,283.83	2,233.94	2,272.64
Multi/single status								
2 or more locations	2,160.03	2,404.28	2,328.38	2,069.19	2,109.88	2,179.31	2,183.03	2,158.78
1 location only	2,200.20	2,331.98	2,262.63	2,079.87	2,124.68	2,221.26	2,242.48	2,115.95
Percent full-time employees								
Less than 25%	2,171.80	2,783.65	2,487.94	2,362.01	1,935.91	1,921.73	2,606.66	2,003.96
25-49%	2,582.48	2,386.55	2,181.09	2,104.21	2,195.05	2,843.47	2,226.03	2,672.41
50-74%	2,217.86	2,385.39	2,420.91	2,095.98	2,148.70	2,202.12	2,324.88	2,176.69
75% or more	2,148.88	2,319.00	2,257.71	2,070.09	2,109.77	2,135.33	2,222.37	2,121.27
Union presence								
No union employees	2,125.55	2,353.86	2,226.25	2,049.56	2,059.10	2,098.54	2,224.75	2,077.18
Has union employees	2,258.29	2,057.78	3,267.37	2,444.64	2,416.98	2,161.63	2,438.90	2,237.93
Unknown	2,438.74	2,476.47	2,173.54	1,951.97	2,003.04	2,505.24	2,155.54	2,462.43
Percent low wage employees								
50% or more low wage	2,016.67	2,457.17	2,291.06	2,050.62	1,900.58	1,796.24	2,252.25	1,896.11
Less than 50% low wage	2,156.50	2,326.21	2,265.89	2,084.20	2,127.33	2,099.38	2,234.10	2,107.81
Unknown	2,229.66	2,361.35	2,431.98	1,866.96	2,110.49	2,239.72	2,244.71	2,229.29

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

Table I.C.1(1998) Standard error for average total single 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	17.02	58.75	26.57	24.61	33.34	22.84	22.77	17.37
Industry group								
Agric., fish., forest.	165.21	332.82	338.60	348.53	295.44	144.84	255.24	137.04
Mining	206.60	1,098.25	472.96	497.55	82.66	417.50	472.94	289.42
Construction	55.31	102.55	188.90	137.35	175.17	207.55	80.40	101.37
Manufacturing	44.20	106.77	67.75	52.23	96.09	53.40	52.39	44.85
Transp., commu., util.	154.98	347.49	150.98	157.09	93.46	248.14	98.71	189.13
Wholesale trade	39.97	155.42	119.38	55.73	103.32	50.04	83.21	53.99
Retail trade	16.73	39.10	64.23	40.62	62.92	23.33	40.32	21.31
Fin., ins., real est.	43.61	101.42	111.52	109.27	90.85	55.39	58.80	56.24
Services	18.53	79.94	56.92	25.00	30.73	37.87	42.55	24.05
Ownership								
For profit, incorporated	17.65	82.31	37.49	31.20	34.53	29.02	26.64	18.72
For profit, unincorporated	70.11	82.40	72.71	51.77	200.42	131.75	57.95	131.37
Nonprofit	36.91	121.77	90.88	48.02	52.83	92.37	75.07	51.67
Unknown	53.12	*****	*****	267.41	55.53	60.16	742.89	53.06
Age of firm								
Less than 5 years	40.17	77.80	102.04	70.78	75.00	72.97	50.59	54.76
5-9 years	35.46	111.49	56.23	82.15	66.01	102.39	41.45	59.28
10-19 years	29.23	73.28	49.43	61.98	39.99	89.01	35.82	38.94
20 or more years	20.27	105.91	50.76	26.15	43.81	16.64	43.65	15.77
Unknown	37.43	501.95	571.45	114.41	55.17	42.93	212.68	37.48
Multi/single status								
2 or more locations	18.60	233.24	119.10	35.04	40.96	25.83	66.56	19.83
1 location only	17.72	56.22	33.84	33.73	50.35	206.73	22.42	24.72
Percent full-time employees								
Less than 25%	97.22	262.67	174.87	118.61	132.04	83.71	165.79	94.90
25-49%	187.67	149.99	125.43	75.69	58.09	316.67	80.59	234.72
50-74%	34.40	64.06	146.00	41.04	70.46	73.18	62.45	61.77
75% or more	14.39	62.02	31.15	30.08	37.52	17.17	21.62	15.58
Union presence								
No union employees	13.62	54.88	21.86	16.21	32.28	18.99	25.14	16.40
Has union employees	27.82	289.25	343.39	185.13	64.89	38.17	142.24	26.22
Unknown	127.69	182.64	181.13	280.33	96.27	171.02	107.09	142.58
Percent low wage employees								
50% or more low wage	71.94	203.68	374.29	60.68	83.54	60.93	118.77	47.77
Less than 50% low wage	13.25	67.71	27.33	26.72	32.93	27.41	25.44	13.44
Unknown	34.60	247.34	249.78	54.36	59.91	37.30	187.64	34.26

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

Table I.C.1.a(1998) Average total single 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	2,008.07	2,284.41	2,085.96	1,947.42	1,941.73	1,970.81	2,132.82	1,958.19
Industry group								
Agric., fish., forest.	1,782.07	2,179.50	1,778.59	1,754.95 *	1,807.25	1,620.26	1,930.10	1,679.55
Mining	1,873.89	1,944.89 *	1,811.79	1,980.00 *	1,805.71	1,956.53	1,849.38	1,879.43
Construction	2,023.09	2,108.84	1,891.72	1,835.38	1,646.73	3,050.23	1,962.97	2,131.27
Manufacturing	1,858.92	1,694.31	1,791.89	1,816.00	1,842.14	1,925.38	1,768.20	1,886.46
Transp., commu., util.	2,198.20	2,036.55	2,136.50	2,558.28	2,119.62	2,179.78	2,241.70	2,186.65
Wholesale trade	2,010.48	2,728.83	2,190.37	1,820.26	1,913.37	1,902.52	2,235.25	1,896.41
Retail trade	1,978.31	2,147.28	2,146.25	2,008.95	1,736.45	1,967.59	2,099.01	1,923.46
Fin., ins., real est.	2,056.92	2,607.40	3,068.90	2,062.53	1,877.08	1,963.06	2,642.88	1,954.28
Services	2,064.66	2,475.40	2,110.11	1,954.86	2,038.11	1,961.26	2,248.71	1,983.72
Ownership								
For profit, incorporated	1,982.31	2,249.81	2,068.39	1,922.92	1,915.79	1,944.47	2,100.07	1,933.63
For profit, unincorporated	2,155.65	2,460.84	2,299.99	1,845.22	1,863.93	2,141.98	2,324.93	1,954.45
Nonprofit	2,066.56	2,116.86	2,062.38	2,109.16	2,032.53	2,073.19	2,122.40	2,053.47
Unknown	1,973.92	*****	*****	1,668.00 *	1,853.46	1,995.95	*****	1,973.92
Age of firm								
Less than 5 years	2,038.04	2,328.02	2,043.48	1,821.86	1,798.19	1,856.00	2,168.34	1,806.56
5-9 years	2,042.23	2,494.46	2,137.01	1,797.42	1,824.27	1,816.17	2,196.03	1,819.89
10-19 years	1,931.97	2,226.39	2,138.95	1,894.93	1,790.04	1,730.48	2,113.94	1,780.61
20 or more years	2,027.38	2,232.31	2,037.77	2,010.87	2,019.01	1,979.64	2,112.02	1,995.75
Unknown	2,000.55	1,441.48 *	2,800.00 *	1,724.87	1,825.33	2,014.29	2,307.31	1,999.72
Multi/single status								
2 or more locations	1,980.06	2,276.73	2,160.05	1,973.06	1,984.67	1,972.34	2,033.29	1,977.22
1 location only	2,054.86	2,284.50	2,073.23	1,937.50	1,838.93	1,886.73	2,145.26	1,864.48
Percent full-time employees								
Less than 25%	2,001.23	2,935.44	2,199.98	2,052.85	1,826.36	1,799.40	2,510.05	1,825.70
25-49%	2,102.04	2,223.68	1,861.67	2,075.54	2,392.00	2,043.73	2,077.66	2,111.85
50-74%	2,041.50	2,276.06	2,123.85	1,932.14	1,986.71	2,016.03	2,147.74	1,999.96
75% or more	1,999.65	2,281.06	2,094.45	1,941.56	1,917.45	1,964.17	2,130.04	1,947.30
Union presence								
No union employees	1,973.80	2,326.93	2,029.63	1,915.18	1,891.12	1,906.49	2,127.55	1,895.85
Has union employees	2,126.86	1,916.87	3,632.81	2,467.98	2,182.90	2,057.97	2,246.05	2,112.19
Unknown	2,103.60	2,408.87	2,179.29	1,674.77	1,791.02	2,174.73	2,032.45	2,115.67
Percent low wage employees								
50% or more low wage	1,858.40	2,168.06	1,848.03	1,966.60	1,779.38	1,693.99	1,976.88	1,798.04
Less than 50% low wage	2,024.62	2,285.97	2,096.54	1,953.70	1,953.47	1,953.69	2,141.23	1,950.01
Unknown	1,993.49	2,530.61	2,264.16	1,769.74	1,937.23	1,995.88	2,170.94	1,988.81

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.1.a(1998) Standard error for average total single 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	15.09	96.63	28.37	21.96	50.17	17.61	39.87	20.24
Industry group								
Agric., fish., forest.	115.16	467.32	345.70	564.68 *	478.01	345.74	63.73	479.82
Mining	142.62	588.37 *	506.31	626.13 *	470.78	455.85	490.83	295.49
Construction	67.79	126.53	197.51	87.45	210.01	662.55	89.67	173.67
Manufacturing	52.94	264.54	58.37	59.90	157.32	52.63	77.18	61.40
Transp., commu., util.	102.38	360.42	381.53	432.77	106.64	123.29	186.58	91.68
Wholesale trade	63.65	260.76	116.23	131.22	132.45	70.18	138.34	69.17
Retail trade	20.36	91.84	112.63	47.46	60.29	35.45	60.60	30.16
Fin., ins., real est.	68.24	174.41	310.08	53.16	69.77	71.58	127.19	67.11
Services	42.27	123.78	88.67	34.38	45.02	32.71	100.71	27.48
Ownership								
For profit, incorporated	17.64	135.73	21.22	29.13	77.28	21.69	45.19	22.06
For profit, unincorporated	78.28	143.46	221.92	98.44	113.91	138.39	114.67	86.30
Nonprofit	51.75	120.89	86.95	142.60	103.64	39.37	113.10	64.92
Unknown	69.88	*****	*****	527.47 *	179.66	70.87	*****	69.88
Age of firm								
Less than 5 years	84.23	132.88	150.95	88.03	74.40	69.73	103.02	46.58
5-9 years	50.59	169.44	125.38	98.02	135.65	63.65	95.90	104.52
10-19 years	27.38	114.22	74.14	53.74	83.66	103.26	37.11	47.71
20 or more years	28.03	119.90	44.71	37.48	76.15	40.88	58.62	34.24
Unknown	34.16	438.74 *	885.44 *	109.55	55.03	37.05	467.61	34.42
Multi/single status								
2 or more locations	20.75	401.83	58.20	42.95	64.32	19.51	47.17	21.58
1 location only	35.66	96.00	35.82	27.22	41.76	187.41	44.96	27.08
Percent full-time employees								
Less than 25%	151.03	526.49	318.34	172.51	69.60	77.34	306.95	61.23
25-49%	56.36	491.54	87.26	91.98	155.06	80.39	54.95	87.05
50-74%	35.37	117.49	120.87	42.43	59.67	41.47	80.36	40.41
75% or more	18.86	106.66	24.97	24.86	63.19	20.00	38.13	26.35
Union presence								
No union employees	18.68	92.56	40.00	30.22	57.04	23.17	43.96	27.76
Has union employees	33.89	526.49	708.97	128.65	82.54	55.89	264.34	45.66
Unknown	87.49	397.28	251.34	202.42	147.47	97.07	181.09	91.26
Percent low wage employees								
50% or more low wage	58.12	231.60	151.54	84.28	115.11	27.72	88.66	58.44
Less than 50% low wage	17.72	107.57	53.03	25.84	47.16	40.67	46.28	24.49
Unknown	32.77	360.94	434.84	110.01	117.71	31.51	229.72	31.78

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.1.b(1998) Average total single 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	2,223.72	2,276.01	2,375.82	2,126.77	2,173.34	2,244.03	2,249.55	2,214.54
Industry group								
Agric., fish., forest.	2,009.03	3,372.82	2,853.44 *	1,931.68	1,989.39	1,542.49	2,983.41	1,586.33
Mining	2,384.52	1,659.47 *	2,286.00 *	1,952.39 *	2,226.49	2,537.81	1,771.62	2,405.54
Construction	2,293.02	2,319.24	2,441.61	2,232.39	2,380.54	1,937.00	2,300.54	2,284.68
Manufacturing	2,104.54	2,093.79	2,276.05	2,036.96	2,054.99	2,136.12	2,143.57	2,097.09
Transp., commu., util.	2,613.53	2,205.70	2,561.64	2,095.20	2,293.48	2,824.62	2,243.22	2,685.93
Wholesale trade	2,184.46	2,287.26	2,296.67	2,125.97	2,154.05	2,181.57	2,197.60	2,178.72
Retail trade	2,047.63	2,191.52	2,219.77	1,971.59	1,965.97	2,053.79	2,091.61	2,037.43
Fin., ins., real est.	2,340.05	2,578.77	2,441.83	2,371.22	2,168.79	2,334.27	2,471.76	2,300.98
Services	2,294.81	2,232.39	2,397.86	2,159.77	2,296.38	2,362.13	2,263.57	2,311.17
Ownership								
For profit, incorporated	2,186.98	2,206.86	2,343.44	2,066.75	2,098.39	2,234.01	2,190.25	2,185.84
For profit, unincorporated	2,236.12	2,319.68	2,143.13	2,201.43	2,410.44	2,015.68	2,237.57	2,234.80
Nonprofit	2,472.86	2,578.33	2,755.08	2,431.42	2,357.30	2,521.55	2,615.11	2,419.53
Unknown	2,161.69	*****	*****	2,139.49	2,107.99	2,165.95	2,566.40	2,160.66
Age of firm								
Less than 5 years	2,152.45	2,194.11	2,208.27	2,024.61	2,220.75	2,170.57	2,147.03	2,163.94
5-9 years	2,142.03	2,257.34	2,142.83	2,086.33	2,069.18	2,193.19	2,186.33	2,086.79
10-19 years	2,147.29	2,138.82	2,231.97	2,051.36	2,145.61	2,271.48	2,117.51	2,180.52
20 or more years	2,204.36	2,448.02	2,569.77	2,181.77	2,185.31	2,083.68	2,386.28	2,139.88
Unknown	2,318.20	2,100.00	2,579.93	2,225.31	2,195.81	2,326.20	2,796.54	2,317.20
Multi/single status								
2 or more locations	2,217.61	2,094.61	2,353.06	2,144.01	2,153.31	2,242.88	2,199.66	2,218.64
1 location only	2,234.80	2,282.02	2,379.28	2,119.68	2,216.93	2,284.69	2,257.26	2,195.07
Percent full-time employees								
Less than 25%	2,241.36	2,602.68	2,651.36	2,498.42	1,996.04	2,087.14	2,521.12	2,153.89
25-49%	2,463.56	2,412.22	2,350.89	2,280.96	2,112.08	2,606.24	2,350.38	2,486.07
50-74%	2,302.87	2,452.05	2,682.41	2,089.79	2,237.91	2,282.99	2,433.18	2,255.87
75% or more	2,205.16	2,247.23	2,344.05	2,120.93	2,172.26	2,218.58	2,227.33	2,197.09
Union presence								
No union employees	2,181.46	2,288.18	2,333.17	2,096.38	2,132.91	2,185.17	2,233.43	2,157.15
Has union employees	2,306.62	2,015.81	3,256.44	2,475.73	2,435.81	2,205.56	2,532.44	2,283.05
Unknown	2,428.08	2,464.99	2,222.80	2,358.44	2,076.72	2,464.28	2,314.50	2,435.53
Percent low wage employees								
50% or more low wage	2,127.63	2,486.26	2,767.22	2,166.23	2,003.26	1,909.10	2,434.74	1,998.00
Less than 50% low wage	2,200.06	2,272.11	2,355.38	2,126.56	2,188.13	2,173.74	2,241.03	2,174.91
Unknown	2,279.95	2,194.27	2,554.94	2,068.64	2,123.85	2,291.58	2,303.52	2,279.37

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.1.b(1998) Standard error for average total single 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	15.91	66.98	40.33	32.15	46.00	21.52	28.48	13.93
Industry group								
Agric., fish., forest.	302.29	658.59	868.43 *	301.46	317.39	179.62	522.31	166.61
Mining	304.26	497.98 *	722.90 *	683.01 *	343.46	433.33	498.79	393.19
Construction	77.84	173.12	207.53	106.80	172.33	55.62	99.44	117.60
Manufacturing	46.09	144.74	114.51	65.22	74.44	84.90	72.33	46.00
Transp., commu., util.	169.83	455.77	303.22	207.18	166.09	222.70	175.65	186.47
Wholesale trade	50.48	160.96	146.46	117.98	122.13	70.80	81.98	67.10
Retail trade	35.21	86.66	91.43	61.79	85.60	36.76	44.62	36.78
Fin., ins., real est.	49.97	139.69	129.47	140.41	122.38	47.47	60.45	59.64
Services	23.11	90.13	62.45	34.00	54.42	59.56	39.68	28.31
Ownership								
For profit, incorporated	17.05	88.68	51.69	37.94	50.10	32.56	30.83	19.00
For profit, unincorporated	111.04	96.47	90.78	100.69	259.43	178.21	69.18	187.60
Nonprofit	39.05	229.89	204.58	39.26	76.68	87.04	84.73	54.35
Unknown	63.72	*****	*****	273.41	60.82	73.80	742.89	63.77
Age of firm								
Less than 5 years	63.27	112.37	121.21	90.24	193.79	111.83	56.24	97.72
5-9 years	53.26	109.00	74.34	97.98	106.59	122.09	38.46	95.24
10-19 years	44.49	106.46	84.48	60.01	76.58	96.37	64.82	59.05
20 or more years	24.66	121.31	103.66	35.29	54.40	28.96	50.13	16.33
Unknown	26.15	626.10	568.31	113.53	75.13	29.51	262.93	26.32
Multi/single status								
2 or more locations	15.06	169.45	148.73	48.39	48.88	25.76	83.79	19.00
1 location only	23.13	65.15	55.98	38.40	59.05	253.43	33.06	37.29
Percent full-time employees								
Less than 25%	97.78	296.89	312.56	267.68	161.56	133.71	175.44	118.18
25-49%	163.51	180.39	109.29	172.65	91.68	284.49	127.12	196.38
50-74%	49.99	124.94	183.56	70.87	85.36	108.75	90.47	81.75
75% or more	16.39	67.75	41.68	34.51	50.67	31.43	26.62	18.31
Union presence								
No union employees	15.16	62.12	26.22	32.34	39.62	28.17	27.21	17.51
Has union employees	38.34	447.74	474.34	169.28	106.07	58.46	273.06	36.37
Unknown	91.90	317.16	358.51	307.41	137.06	115.70	176.76	96.51
Percent low wage employees								
50% or more low wage	109.04	270.40	404.12	75.87	109.47	130.88	187.96	78.80
Less than 50% low wage	19.38	71.76	45.84	36.12	49.19	24.84	29.07	19.24
Unknown	28.95	457.43	458.10	88.18	85.95	28.64	284.69	25.42

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.1.c(1998) Average total single 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	2,367.95	2,603.57	2,324.29	2,168.86	2,377.86	2,357.61	2,443.39	2,340.41
Industry group								
Agric., fish., forest.	2,490.44	3,036.77	1,748.80	2,146.77 *	1,693.21	2,347.79	2,553.14	2,216.39
Mining	2,157.36	5,973.80	2,177.23	1,854.16	1,766.70	1,938.41	3,253.86	1,924.60
Construction	2,452.80	2,755.82	2,231.76	2,240.00	2,162.74	2,821.45	2,456.86	2,441.63
Manufacturing	2,198.14	2,260.66	2,285.85	2,322.59	2,572.88	2,082.66	2,238.03	2,193.57
Transp., commu., util.	3,568.87	1,940.55	2,341.58	2,634.21	2,817.36	3,809.19	2,417.90	3,679.20
Wholesale trade	2,143.72	2,720.26	2,161.96	1,658.99	2,330.14	2,125.93	2,292.86	2,102.80
Retail trade	1,918.03	1,958.63	2,221.20	2,007.80	1,760.95	1,865.51	2,046.87	1,866.29
Fin., ins., real est.	2,489.64	3,337.44	2,535.06	1,971.71	2,347.92	2,456.22	2,984.16	2,328.22
Services	2,461.34	2,665.50	2,480.97	2,307.14	2,406.44	2,418.12	2,580.86	2,384.55
Ownership								
For profit, incorporated	2,343.06	2,610.18	2,282.69	2,087.24	2,395.05	2,348.22	2,383.48	2,330.72
For profit, unincorporated	2,302.02	2,531.85	2,161.21	2,552.71	1,952.07	1,737.13	2,478.74	1,927.34
Nonprofit	2,718.39	2,742.91	2,930.60	2,564.64	2,493.42	3,021.79	2,788.86	2,685.32
Unknown	2,099.03	*****	*****	*****	3,048.91	2,073.27	*****	2,099.03
Age of firm								
Less than 5 years	2,269.89	2,485.82	2,346.04	2,042.26	1,970.85	2,127.96	2,362.12	2,093.26
5-9 years	2,193.02	2,614.93	2,032.33	1,687.24	2,227.58	1,825.70	2,236.17	2,121.51
10-19 years	2,428.21	2,477.20	2,452.16	2,570.17	2,198.11	2,286.05	2,550.35	2,233.95
20 or more years	2,257.83	2,708.36	2,369.92	2,089.63	2,441.92	2,099.82	2,474.90	2,183.26
Unknown	2,577.82	*****	1,764.00 *	1,527.27 *	2,583.67	2,590.49	1,459.95 *	2,586.22
Multi/single status								
2 or more locations	2,328.06	3,895.41	2,856.34	1,941.56	2,300.01	2,353.50	2,531.49	2,319.94
1 location only	2,454.32	2,575.61	2,258.81	2,327.22	2,579.89	2,809.27	2,433.79	2,520.51
Percent full-time employees								
Less than 25%	2,313.67	2,890.25	2,479.79	2,407.09	2,072.86	1,552.46	2,883.35	1,795.20
25-49%	3,588.45	2,836.38	2,653.98	1,815.32	2,066.70	4,149.99	2,292.77	3,844.11
50-74%	2,367.58	2,455.51	2,239.67	2,470.19	2,502.91	2,253.35	2,395.08	2,354.53
75% or more	2,266.30	2,607.35	2,308.02	2,148.93	2,379.37	2,166.81	2,447.52	2,199.99
Union presence								
No union employees	2,269.88	2,595.58	2,309.87	2,181.16	2,191.74	2,180.42	2,442.99	2,177.51
Has union employees	2,410.28	2,688.74	2,747.82	2,260.94	3,155.23	2,252.16	2,645.08	2,383.29
Unknown	2,887.54	2,778.28	1,683.40	1,673.43	2,663.25	2,966.48	1,852.07	2,950.69
Percent low wage employees								
50% or more low wage	2,110.25	2,910.37	2,142.74	1,936.71	1,852.17	1,643.64	2,443.92	1,792.23
Less than 50% low wage	2,314.06	2,568.72	2,340.92	2,213.33	2,381.67	2,145.96	2,453.09	2,222.72
Unknown	2,487.42	3,288.37	2,215.24	1,539.98	2,599.75	2,494.57	2,164.90	2,495.23

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.1.c(1998) Standard error for average total single 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	74.17	73.53	111.69	85.89	143.54	108.60	58.97	93.87
Industry group								
Agric., fish., forest.	174.56	461.44	407.65	709.82 *	506.90	508.31	241.37	277.99
Mining	410.34	1,789.56	565.22	521.64	470.43	524.14	644.61	449.74
Construction	274.81	253.61	244.74	493.38	357.76	482.55	327.73	216.04
Manufacturing	124.91	262.72	280.65	311.84	329.96	73.73	150.05	135.16
Transp., commu., util.	434.00	369.48	450.21	304.91	488.01	502.13	177.02	459.12
Wholesale trade	84.34	346.68	513.77	294.69	264.97	51.77	225.07	84.59
Retail trade	44.74	137.80	175.74	153.01	71.64	91.95	110.35	76.68
Fin., ins., real est.	90.32	377.35	537.72	277.31	188.89	106.20	255.51	88.86
Services	49.95	131.29	185.54	58.64	145.44	223.55	93.47	113.89
Ownership								
For profit, incorporated	78.15	93.37	121.24	103.70	157.13	105.64	67.33	97.60
For profit, unincorporated	99.97	229.38	106.61	301.42	243.20	146.27	186.61	81.81
Nonprofit	89.18	219.49	453.71	178.41	153.52	264.07	170.13	130.74
Unknown	115.51	*****	*****	*****	743.92	108.48	*****	115.51
Age of firm								
Less than 5 years	105.17	258.71	302.32	265.06	320.21	345.28	160.76	71.60
5-9 years	82.36	192.82	310.69	232.78	177.11	314.98	82.26	176.74
10-19 years	143.77	166.69	195.64	290.50	142.25	281.20	170.29	162.92
20 or more years	71.55	132.94	107.68	82.19	206.53	75.02	97.01	73.24
Unknown	165.97	*****	557.83 *	482.41 *	173.79	176.35	554.12 *	164.58
Multi/single status								
2 or more locations	86.18	745.25	274.94	102.66	76.25	110.27	109.05	88.26
1 location only	93.46	59.92	114.23	156.15	431.35	540.04	66.07	263.73
Percent full-time employees								
Less than 25%	220.69	514.84	540.37	400.26	267.62	228.71	366.16	182.11
25-49%	411.09	555.38	454.11	210.35	132.92	592.07	203.63	491.23
50-74%	75.30	127.13	257.68	94.08	130.46	128.08	77.01	120.13
75% or more	54.73	92.44	118.28	118.52	163.81	62.49	74.46	67.22
Union presence								
No union employees	30.34	50.44	107.34	74.85	60.52	32.76	42.49	36.82
Has union employees	184.80	791.81	577.76	440.01	412.48	137.88	524.77	188.52
Unknown	410.80	604.74	418.93	317.60	248.60	434.96	177.24	428.14
Percent low wage employees								
50% or more low wage	108.86	351.15	310.62	166.56	179.88	105.69	238.66	110.83
Less than 50% low wage	61.16	88.76	103.91	90.15	187.24	105.08	58.13	85.89
Unknown	141.14	764.71	548.06	227.31	135.87	147.45	457.21	140.49

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.2(1998) Average total employee contribution (in dollars) per enrolled employee for 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	383.48	271.60	342.01	344.77	362.05	439.11	308.12	411.40
Industry group								
Agric., fish., forest.	378.61	489.82 *	276.21	349.17	224.14 *	391.55	383.70	375.46
Mining	264.47	128.33 *	172.00 *	323.16 *	276.02 *	261.74	136.72 *	278.94
Construction	445.98	314.42	326.75	410.58	766.01 *	554.51	313.56	632.30
Manufacturing	283.51	136.85 *	388.64	303.85	283.45	280.76	275.71	285.16
Transp., commu., util.	346.47	346.18 *	296.25 *	563.67	220.08 *	350.00	457.02	324.67
Wholesale trade	379.65	202.27	312.98	270.17	374.72	478.10	268.98	427.45
Retail trade	521.87	284.20	387.16	447.65	469.19	605.45	349.05	574.80
Fin., ins., real est.	415.70	293.77	173.00 *	301.65	331.19	511.29	236.43	461.56
Services	370.67	282.25	351.60	309.74	372.27	441.31	305.75	403.44
Ownership								
For profit, incorporated	389.47	236.46	369.98	361.82	355.53	443.43	313.51	416.96
For profit, unincorporated	398.76	426.44	272.79	309.07	353.43	546.53	370.32	430.47
Nonprofit	318.47	174.56	182.20	263.21	381.84	351.17	205.64	354.96
Unknown	462.32	*****	*****	523.44 *	409.50	465.72	760.26 *	461.80
Age of firm								
Less than 5 years	331.74	237.08	462.48	325.76	366.57	360.96	314.61	365.44
5-9 years	351.89	291.41	399.68	347.09	406.53	290.82	341.55	365.88
10-19 years	349.60	229.48	327.67	359.29	407.53	425.38	290.25	411.87
20 or more years	347.17	308.10	299.34	337.54	331.24	385.95	305.90	362.01
Unknown	479.63	216.50 *	567.48 *	457.15	473.18	480.18	420.59	479.80
Multi/single status								
2 or more locations	411.33	386.89 *	349.43	315.60	356.90	439.86	341.53	415.10
1 location only	333.19	268.89	340.86	357.22	373.79	405.56 *	303.48	392.42
Percent full-time employees								
Less than 25%	379.79	589.51 *	424.46 *	348.58	311.15	380.28	537.21	319.02
25-49%	547.65	283.38	392.71	374.65	487.24	646.72	343.81	599.07
50-74%	414.96	291.81	388.35	404.12	354.46	500.21	346.29	441.38
75% or more	371.85	264.21	334.13	339.05	358.80	420.12	300.37	398.69
Union presence								
No union employees	385.14	285.03	340.05	357.32	361.65	458.25	316.07	418.82
Has union employees	294.98	119.89 *	216.68 *	207.15	353.22 *	304.10	150.33 *	311.29
Unknown	518.55	238.03 *	548.54	283.05	415.57	542.76	375.98	530.48
Percent low wage employees								
50% or more low wage	445.37	296.96	444.70	512.37	425.71	484.84	400.79	468.19
Less than 50% low wage	339.12	271.93	336.64	336.19	346.72	374.66	304.60	360.77
Unknown	467.94	222.90 *	358.77 *	347.77	467.96	473.41	272.41 *	472.80

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.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for 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	6.85	21.85	15.52	11.03	25.06	9.13	8.92	7.14
Industry group								
Agric., fish., forest.	48.17	191.40 *	68.17	80.72	72.14 *	102.00	73.15	46.76
Mining	66.73	162.33 *	79.38 *	237.90 *	176.32 *	68.03	118.08 *	47.70
Construction	89.06	47.37	57.26	52.53	252.19 *	102.75	40.82	157.12
Manufacturing	8.39	47.65 *	59.49	17.33	29.75	10.64	38.12	6.43
Transp., commu., util.	36.94	165.42 *	93.91 *	100.85	85.30 *	28.90	89.10	29.23
Wholesale trade	31.10	42.45	58.04	43.16	80.76	62.81	32.12	44.48
Retail trade	12.86	46.13	37.67	31.25	28.68	23.83	17.04	17.47
Fin., ins., real est.	21.59	77.86	51.99 *	82.90	33.57	31.65	64.32	28.57
Services	13.86	45.32	22.22	20.49	12.15	23.74	21.88	14.81
Ownership								
For profit, incorporated	7.34	24.07	18.31	13.74	17.74	11.93	15.07	8.56
For profit, unincorporated	39.57	68.20	34.82	29.34	33.57	120.23	48.84	54.01
Nonprofit	25.01	30.64	30.31	30.64	69.67	36.74	25.55	36.32
Unknown	25.84	*****	*****	173.81 *	53.58	28.61	267.06 *	25.72
Age of firm								
Less than 5 years	15.15	20.58	88.53	28.25	38.97	34.20	28.54	31.48
5-9 years	17.74	25.53	49.89	37.67	47.55	29.75	27.53	36.13
10-19 years	23.62	21.01	26.37	30.96	35.07	84.33	15.32	37.73
20 or more years	12.98	39.54	26.18	17.47	36.31	15.16	16.40	16.22
Unknown	15.73	73.88 *	172.17 *	57.82	29.91	16.29	120.83	15.67
Multi/single status								
2 or more locations	8.72	154.56 *	46.23	13.61	18.68	10.19	26.82	9.03
1 location only	17.25	23.21	20.11	18.55	72.56	182.73 *	12.39	37.97
Percent full-time employees								
Less than 25%	56.58	230.08 *	153.74 *	87.08	69.54	32.91	149.28	18.84
25-49%	22.71	41.61	70.83	59.07	17.62	27.41	31.78	23.85
50-74%	16.86	33.54	42.81	27.97	44.75	39.24	25.67	28.14
75% or more	8.75	26.68	18.03	13.43	30.24	10.58	10.20	8.86
Union presence								
No union employees	6.78	23.90	13.88	11.14	14.65	11.74	7.66	7.81
Has union employees	27.74	156.51 *	72.25 *	38.46	114.89 *	13.40	66.14 *	28.21
Unknown	23.80	138.94 *	127.55	46.07	44.64	31.03	55.22	27.16
Percent low wage employees								
50% or more low wage	17.98	62.89	53.08	73.16	40.08	47.68	46.67	24.30
Less than 50% low wage	11.15	25.68	15.05	11.50	28.96	14.91	10.49	13.17
Unknown	16.60	245.38 *	173.50 *	53.48	29.82	16.45	94.55 *	16.03

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.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for 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	359.14	313.17	417.56	344.50	324.95	380.74	355.80	360.47
Industry group								
Agric., fish., forest.	207.65	252.69	425.29	183.43 *	442.58	90.52 *	308.67	137.69 *
Mining	451.29 *	920.50 *	260.95 *	264.00 *	335.86 *	632.60	447.22 *	452.22 *
Construction	452.17	421.41	300.30	445.15	249.78 *	1,097.77	376.48	588.35
Manufacturing	299.88	106.46 *	464.82	338.42	290.18	295.21	305.39	298.21
Transp., commu., util.	252.03 *	153.80 *	253.91 *	983.23 *	88.30 *	176.16	649.03	146.68
Wholesale trade	361.17	133.18 *	221.84	307.58 *	495.83	414.87	228.82	428.33
Retail trade	447.60	379.62	504.52	400.96	412.25	483.46	393.75	472.07
Fin., ins., real est.	413.58	275.38 *	141.59 *	122.63 *	248.64	511.88	212.84 *	448.74
Services	358.82	377.89	472.71	263.41	353.33	363.28	369.13	354.29
Ownership								
For profit, incorporated	368.90	236.32	451.21	363.68	341.86	394.84	348.10	377.50
For profit, unincorporated	443.90	613.19	412.83	298.89	296.91	462.61 *	501.90	374.96
Nonprofit	274.67	183.96	147.67 *	278.52 *	300.14	283.03	227.30	285.78
Unknown	377.08	*****	*****	*****	227.36 *	404.39	*****	377.08
Age of firm								
Less than 5 years	304.31	191.78	527.06	273.70	231.19 *	369.15	297.21	316.94
5-9 years	405.67	397.78	555.45	317.85	370.51	363.99 *	425.47	377.05
10-19 years	391.23	296.33	373.16	486.68	421.62	357.24	374.52	405.12
20 or more years	335.12	341.92	361.83	309.40	293.46	372.93	341.42	332.76
Unknown	388.80	211.22 *	*****	139.03 *	383.48	392.36	38.24 *	389.75
Multi/single status								
2 or more locations	356.25	250.09 *	526.96	278.73	319.60	371.83	398.58	353.99
1 location only	363.96	313.91	398.77	369.96	337.76	872.21	350.46	392.40
Percent full-time employees								
Less than 25%	350.28	323.54 *	374.59 *	415.26	350.59 *	308.63	356.91	347.99
25-49%	492.02	425.31	401.90	451.86	528.19	528.57	416.09	522.55
50-74%	381.36	349.18	439.77	452.33	244.51	486.43	401.10	373.64
75% or more	350.12	303.33	415.86	329.46	331.53	364.26	347.67	351.10
Union presence								
No union employees	391.32	346.87	409.38	364.25	346.58	441.95	372.78	400.71
Has union employees	226.72	63.35 *	61.82 *	121.95 *	243.94	253.56	66.93 *	246.38
Unknown	334.54	196.90 *	887.93	260.24 *	260.38	310.81	500.72	306.33
Percent low wage employees								
50% or more low wage	396.60	279.62	506.23	435.48	403.05	375.13	347.21	421.77
Less than 50% low wage	340.31	319.06	417.13	343.53	311.44	342.12	361.89	326.50
Unknown	398.09	144.18 *	163.04 *	210.46 *	406.39	405.92	152.36 *	404.57

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.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for 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	13.83	38.09	41.05	24.68	24.98	16.02	22.47	14.03
Industry group								
Agric., fish., forest.	54.02	64.86	118.94	63.31 *	118.52	126.11 *	60.02	110.99 *
Mining	185.78 *	279.98 *	111.48 *	83.48 *	232.79 *	166.85	176.04 *	159.93 *
Construction	57.23	72.91	88.56	68.05	76.43 *	313.12	51.97	96.11
Manufacturing	16.72	80.99 *	75.94	47.21	42.24	22.61	50.02	20.39
Transp., commu., util.	82.68 *	47.92 *	120.51 *	311.86 *	100.05 *	44.31	165.96	42.28
Wholesale trade	59.55	51.97 *	60.11	191.66 *	124.73	42.75	58.87	65.47
Retail trade	19.52	68.79	84.02	47.07	29.73	30.77	30.60	24.08
Fin., ins., real est.	26.89	156.91 *	55.15 *	40.20 *	43.70	33.97	92.77 *	33.75
Services	23.00	80.79	58.70	23.18	27.14	27.58	46.14	14.92
Ownership								
For profit, incorporated	17.84	36.99	45.75	28.91	35.70	15.37	34.88	16.78
For profit, unincorporated	61.27	104.24	86.71	66.49	48.15	159.69 *	75.24	73.65
Nonprofit	20.80	40.26	207.98 *	92.70 *	46.70	46.66	49.14	25.12
Unknown	31.43	*****	*****	*****	117.39 *	51.69	*****	31.43
Age of firm								
Less than 5 years	48.14	52.09	133.32	80.60	80.97 *	41.98	60.50	46.54
5-9 years	43.83	64.35	85.43	68.66	57.18	142.80 *	58.38	45.95
10-19 years	42.82	48.56	29.33	76.64	113.61	69.67	50.56	69.80
20 or more years	17.81	69.19	43.23	23.95	22.89	25.20	30.90	17.80
Unknown	27.31	72.55 *	*****	47.17 *	42.17	28.31	21.34 *	27.16
Multi/single status								
2 or more locations	17.13	87.26 *	99.45	49.95	32.43	12.51	64.57	16.29
1 location only	23.03	38.66	38.85	30.81	54.09	228.79	26.59	21.42
Percent full-time employees								
Less than 25%	56.47	138.69 *	185.68 *	76.19	176.80 *	48.51	86.57	81.28
25-49%	35.47	115.09	104.19	94.81	46.95	61.51	72.04	44.20
50-74%	33.56	58.88	59.40	55.81	59.75	47.61	41.18	45.10
75% or more	16.42	45.43	45.16	30.08	35.35	21.27	24.19	16.92
Union presence								
No union employees	12.27	47.75	36.60	23.40	25.76	17.42	22.35	13.77
Has union employees	21.97	76.11 *	31.97 *	46.17 *	45.22	19.42	29.01 *	23.43
Unknown	33.97	109.67 *	188.88	90.10 *	62.06	37.17	91.05	28.24
Percent low wage employees								
50% or more low wage	41.40	72.50	101.30	94.98	54.84	41.01	48.14	42.66
Less than 50% low wage	17.76	45.86	41.89	22.89	28.99	11.76	25.00	15.67
Unknown	25.73	118.50 *	239.37 *	77.96 *	44.29	27.21	101.43 *	26.42

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.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for 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	397.81	230.88	300.95	344.45	381.63	474.84	277.85	440.47
Industry group								
Agric., fish., forest.	391.24	198.56 *	205.14 *	342.72 *	90.31 *	498.93	197.26	475.39
Mining	312.10 *	61.89 *	*****	513.53 *	316.30 *	280.89 *	370.42 *	310.10
Construction	485.42	312.42	333.03	419.72	929.96	388.02	322.72	666.19
Manufacturing	277.23	218.24	299.02	269.87	273.09	283.75	252.72	281.91
Transp., commu., util.	338.19	542.22 *	363.47 *	375.23	321.57 *	320.43	383.68	329.30
Wholesale trade	403.57	202.80	377.33	247.38	320.43	552.63	281.46	456.87
Retail trade	566.85	229.53	351.14	460.83	488.78	658.41	338.75	619.76
Fin., ins., real est.	414.28	219.95	137.32	371.07 *	363.56	514.00	192.65	480.03
Services	373.15	210.96	288.64	332.55	380.62	479.86	265.22	429.70
Ownership								
For profit, incorporated	402.46	242.65	327.56	360.16	353.37	476.86	297.94	439.00
For profit, unincorporated	365.73	272.40	201.12	297.72	383.69	595.13	263.23	459.07
Nonprofit	352.21	99.46	183.20	264.22	469.18	405.25	168.22	421.18
Unknown	484.58	*****	*****	751.90	516.43	478.19	760.26 *	483.88
Age of firm								
Less than 5 years	344.79	249.11	407.18	352.98	465.51	361.93	312.63	412.84
5-9 years	332.34	249.15	350.97	335.45	445.90	259.27	309.36	360.99
10-19 years	331.76	209.48	299.94	315.49	379.75	502.76	258.66	413.33
20 or more years	351.04	231.44	257.88	350.24	351.33	402.55	267.32	380.71
Unknown	520.23	222.06 *	869.40 *	657.04	530.36	518.02	773.27	519.70
Multi/single status								
2 or more locations	443.15	308.63	224.94	347.54	371.22	482.21	304.87	451.13
1 location only	315.64	228.31	312.52	343.18	404.26	214.07	273.66	389.90
Percent full-time employees								
Less than 25%	335.93	274.31 *	591.21 *	334.41 *	272.03 *	407.75	459.47	297.30
25-49%	503.01	157.39	456.87	319.82	456.02	583.43	295.16	544.35
50-74%	428.06	258.10	370.84	325.46	412.47	516.75	309.96	470.65
75% or more	390.76	229.93	287.81	346.39	377.14	464.51	272.80	433.67
Union presence								
No union employees	382.22	239.57	300.68	352.03	361.56	473.31	282.20	429.00
Has union employees	354.12	156.06 *	255.57 *	268.08	470.35 *	344.95	213.31 *	368.81
Unknown	566.07	35.60 *	368.97 *	231.44 *	493.98	597.25	237.37	587.63
Percent low wage employees								
50% or more low wage	469.42	264.69	400.96	511.01	422.96	572.26	389.49	503.16
Less than 50% low wage	338.65	235.78	293.91	335.85	366.65	387.91	275.06	377.69
Unknown	509.01	103.72 *	403.58 *	467.64	491.53	516.93	235.38	515.66

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.2.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for 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	5.01	6.91	18.50	17.84	38.10	15.26	6.81	7.02
Industry group								
Agric., fish., forest.	47.98	67.56 *	63.62 *	126.30 *	90.94 *	109.36	55.29	33.21
Mining	103.27 *	31.83 *	*****	346.04 *	191.59 *	219.32 *	125.23 *	86.90
Construction	116.15	82.48	89.23	82.98	277.03	66.93	57.29	186.95
Manufacturing	13.67	55.10	57.27	28.59	37.74	13.65	39.11	12.87
Transp., commu., util.	32.85	276.29 *	154.79 *	60.80	99.98 *	56.44	64.80	41.06
Wholesale trade	44.86	58.51	65.88	38.51	43.23	103.03	44.28	70.04
Retail trade	20.29	23.52	41.34	42.13	40.08	33.36	18.82	25.37
Fin., ins., real est.	28.42	47.44	36.39	125.80 *	29.83	47.53	33.18	36.74
Services	16.24	21.73	33.57	20.74	15.95	41.17	17.95	21.36
Ownership								
For profit, incorporated	8.66	21.64	19.47	20.82	19.49	21.52	10.74	10.94
For profit, unincorporated	25.63	40.03	51.21	46.54	71.52	127.28	24.71	62.17
Nonprofit	39.88	25.55	50.71	52.80	100.19	55.77	19.52	67.55
Unknown	28.62	*****	*****	174.45	52.64	34.17	267.06 *	28.44
Age of firm								
Less than 5 years	31.14	35.14	80.00	51.84	58.59	58.24	44.87	45.76
5-9 years	19.83	21.29	75.78	31.56	49.87	25.68	29.14	39.87
10-19 years	18.65	25.17	28.87	25.04	30.49	103.02	14.43	33.27
20 or more years	19.73	22.83	41.90	30.89	54.23	17.54	18.41	21.79
Unknown	18.15	75.30 *	264.51 *	64.92	30.93	20.21	166.86	18.15
Multi/single status								
2 or more locations	12.32	65.89	33.01	22.17	16.75	16.34	20.22	12.35
1 location only	19.00	7.99	21.96	22.23	88.75	62.29	8.67	53.51
Percent full-time employees								
Less than 25%	42.51	108.36 *	265.13 *	349.87 *	92.68 *	47.22	136.27	48.57
25-49%	45.87	39.41	85.68	67.20	39.32	79.03	24.34	53.86
50-74%	30.03	44.03	52.44	39.79	40.56	66.77	29.81	42.02
75% or more	7.26	8.99	21.22	21.07	45.92	15.44	7.20	10.74
Union presence								
No union employees	5.61	7.55	18.43	17.81	17.26	14.53	7.70	6.74
Has union employees	48.78	228.63 *	127.79 *	57.62	152.68 *	25.85	74.86 *	52.03
Unknown	38.80	120.62 *	175.61 *	73.31 *	61.86	42.94	42.36	40.38
Percent low wage employees								
50% or more low wage	33.46	76.14	85.64	51.54	50.91	71.45	66.18	32.92
Less than 50% low wage	11.13	7.69	18.43	20.58	42.74	21.43	6.15	17.99
Unknown	21.81	41.32 *	176.76 *	41.33	50.27	21.04	45.66	19.60

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.C.2.c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for 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	380.68	299.78	313.68	347.38	377.16	419.90	312.50	405.57
Industry group								
Agric., fish., forest.	819.23 *						946.52 *	262.87
Mining	160.19 *						6.39 *	192.84 *
Construction	254.94						174.74 *	475.67
Manufacturing	270.88						259.11 *	272.23
Transp., commu., util.	541.19						54.39 *	587.86
Wholesale trade	314.60						323.58 *	312.14
Retail trade	467.67						281.98	542.23
Fin., ins., real est.	429.92		These cell estimates have been suppressed				495.42	408.54
Services	397.23		because the size of their standard errors				329.67	440.64
Ownership			makes them extremely unreliable. Column or					
For profit, incorporated	381.54		row estimates should be used in place of				288.23	410.02
For profit, unincorporated	411.74		these estimates.				393.55	450.30
Nonprofit	312.82						340.12	300.01
Unknown	519.67						*****	519.67
Age of firm								
Less than 5 years	357.40						383.78 *	306.88
5-9 years	287.16						244.49	357.88
10-19 years	310.24						233.28	432.64
20 or more years	361.97						367.14	360.19
Unknown	465.25						229.13 *	467.03
Multi/single status								
2 or more locations	404.20						386.59	404.90
1 location only	329.75						304.42	411.42
Percent full-time employees								
Less than 25%	608.28 *						904.20 *	338.95
25-49%	741.49						281.18	832.32
50-74%	456.46						334.33	514.43
75% or more	339.96						298.63	355.09
Union presence								
No union employees	382.39						316.05	417.80
Has union employees	272.39						177.91 *	283.25
Unknown	551.78						587.37 *	549.61
Percent low wage employees								
50% or more low wage	509.80						538.00	482.92
Less than 50% low wage	338.01						282.43	374.52
Unknown	439.62						673.66 *	433.95

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.C.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for 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	20.23	46.01	60.56	39.28	28.49	25.29	33.62	22.17
Industry group								
Agric., fish., forest.	298.04 *						343.42 *	72.83
Mining	64.55 *						11.21 *	65.33 *
Construction	57.62						57.91 *	92.90
Manufacturing	23.57						86.20 *	24.59
Transp., commu., util.	101.57						43.15 *	105.92
Wholesale trade	34.79						116.26 *	25.70
Retail trade	27.78						41.19	30.59
Fin., ins., real est.	41.91						121.27	22.35
Services	39.50						53.22	45.51
Ownership								
For profit, incorporated	20.52						37.87	23.85
For profit, unincorporated	88.79						111.33	75.51
Nonprofit	41.75						72.51	32.85
Unknown	54.93						*****	54.93
Age of firm								
Less than 5 years	79.58						119.23 *	80.11
5-9 years	42.04						47.74	54.36
10-19 years	46.20						62.45	77.20
20 or more years	27.80						36.75	32.95
Unknown	46.32						119.92 *	45.92
Multi/single status								
2 or more locations	21.49						46.93	22.99
1 location only	40.18						35.69	89.39
Percent full-time employees								
Less than 25%	270.17 *						371.16 *	54.79
25-49%	85.74						73.62	90.58
50-74%	33.07						65.75	44.75
75% or more	20.42						36.22	18.97
Union presence								
No union employees	19.76						36.12	18.65
Has union employees	21.70						123.96 *	22.80
Unknown	91.85						180.36 *	94.29
Percent low wage employees								
50% or more low wage	76.17						140.49	34.97
Less than 50% low wage	21.00						32.63	23.20
Unknown	46.33						406.89 *	46.49

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) 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., commu., 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., commu., 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%	4.04% *	6.95% *	2.71%	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%	9.01% *	5.12% *	2.81%	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.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.3.a(1998) Percent of total premiums for exclusive-provider plans 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	17.9%	13.7%	20.0%	17.7%	16.7%	19.3%	16.7%	18.4%
Industry group								
Agric., fish., forest.	11.7%	11.6%	23.9%	10.5% *	24.5%	5.6% *	16.0%	8.2% *
Mining	24.1%	47.3%	14.4% *	13.3% *	18.6% *	32.3%	24.2% *	24.1%
Construction	22.4%	20.0%	15.9%	24.3%	15.2% *	36.0%	19.2%	27.6%
Manufacturing	16.1%	6.3% *	25.9%	18.6%	15.8%	15.3%	17.3%	15.8%
Transp., commu., util.	11.5% *	7.6% *	11.9% *	38.4%	4.2% *	8.1%	29.0%	6.7% *
Wholesale trade	18.0%	4.9% *	10.1%	16.9% *	25.9%	21.8%	10.2%	22.6%
Retail trade	22.6%	17.7%	23.5%	20.0%	23.7%	24.6%	18.8%	24.5%
Fin., ins., real est.	20.1%	10.6% *	4.6% *	5.9% *	13.2%	26.1%	8.1% *	23.0%
Services	17.4%	15.3%	22.4%	13.5%	17.3%	18.5%	16.4%	17.9%
Ownership								
For profit, incorporated	18.6%	10.5%	21.8%	18.9%	17.8%	20.3%	16.6%	19.5%
For profit, unincorporated	20.6%	24.9%	17.9%	16.2%	15.9%	21.6%	21.6%	19.2%
Nonprofit	13.3%	8.7%	7.2% *	13.2%	14.8%	13.7%	10.7%	13.9%
Unknown	19.1%	*****	*****	*****	12.3% *	20.3%	*****	19.1%
Age of firm								
Less than 5 years	14.9%	8.2% *	25.8%	15.0% *	12.9% *	19.9%	13.7%	17.5%
5-9 years	19.9%	15.9%	26.0%	17.7%	20.3%	20.0% *	19.4%	20.7%
10-19 years	20.3%	13.3%	17.4%	25.7%	23.6%	20.6%	17.7%	22.8%
20 or more years	16.5%	15.3%	17.8%	15.4%	14.5%	18.8%	16.2%	16.7%
Unknown	19.4%	14.7% *	*****	8.1% *	21.0%	19.5%	1.7% *	19.5%
Multi/single status								
2 or more locations	18.0%	11.0% *	24.4%	14.1%	16.1%	18.9%	19.6%	17.9%
1 location only	17.7%	13.7%	19.2%	19.1%	18.4%	46.2%	16.3%	21.0%
Percent full-time employees								
Less than 25%	17.5%	11.0% *	17.0% *	20.2%	19.2% *	17.2%	14.2%	19.1%
25-49%	23.4%	19.1%	21.6%	21.8%	22.1%	25.9%	20.0%	24.7%
50-74%	18.7%	15.3%	20.7%	23.4%	12.3%	24.1%	18.7%	18.7%
75% or more	17.5%	13.3%	19.9%	17.0%	17.3%	18.5%	16.3%	18.0%
Union presence								
No union employees	19.8%	14.9%	20.2%	19.0%	18.3%	23.2%	17.5%	21.1%
Has union employees	10.7%	3.3% *	1.7% *	4.9% *	11.2%	12.3%	3.0% *	11.7%
Unknown	15.9%	8.2% *	40.7%	15.5% *	14.5%	14.3%	24.6%	14.5%
Percent low wage employees								
50% or more low wage	21.3%	12.9%	27.4%	22.1%	22.7%	22.1%	17.6%	23.5%
Less than 50% low wage	16.8%	14.0%	19.9%	17.6%	15.9%	17.5%	16.9%	16.7%
Unknown	20.0%	5.7% *	7.2% *	11.9% *	21.0%	20.3%	7.0% *	20.3%

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.C.3.a(1998) Standard error for percent of total premiums for exclusive-provider plans 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	0.66%	1.54%	1.92%	1.24%	1.32%	0.79%	0.93%	0.67%
Industry group								
Agric., fish., forest.	2.28%	3.35%	6.66%	3.30% *	6.95%	6.52% *	2.87%	5.40% *
Mining	7.03%	14.11%	5.90% *	4.22% *	9.89% *	8.71%	8.11% *	6.88%
Construction	2.74%	3.80%	4.48%	3.91%	4.71% *	9.25%	2.69%	4.08%
Manufacturing	1.01%	4.67% *	3.99%	2.33%	2.36%	1.37%	2.54%	1.42%
Transp., commu., util.	3.73% *	2.50% *	6.24% *	10.91%	5.18% *	2.11%	7.37%	2.02% *
Wholesale trade	2.70%	2.95% *	2.77%	6.92% *	5.02%	2.39%	2.65%	3.06%
Retail trade	1.01%	3.13%	3.17%	2.42%	1.63%	1.67%	1.45%	1.45%
Fin., ins., real est.	1.36%	4.45% *	2.57% *	1.96% *	2.28%	1.45%	3.19% *	1.44%
Services	0.96%	2.68%	2.30%	1.26%	1.45%	1.43%	1.57%	0.80%
Ownership								
For profit, incorporated	0.86%	1.57%	2.19%	1.48%	2.01%	0.73%	1.53%	0.84%
For profit, unincorporated	2.21%	3.44%	3.76%	2.90%	1.93%	5.55%	2.47%	2.95%
Nonprofit	0.95%	1.99%	7.81% *	2.55%	2.27%	2.15%	1.56%	1.14%
Unknown	1.72%	*****	*****	*****	4.61% *	2.81%	*****	1.72%
Age of firm								
Less than 5 years	2.04%	2.64% *	4.69%	4.87% *	5.09% *	2.41%	2.56%	2.77%
5-9 years	2.19%	2.71%	3.45%	3.80%	3.48%	7.63% *	2.40%	2.55%
10-19 years	2.00%	2.49%	1.57%	3.96%	4.68%	3.50%	2.09%	3.15%
20 or more years	0.82%	2.78%	2.04%	1.10%	1.18%	1.24%	1.12%	0.91%
Unknown	1.22%	4.71% *	*****	2.42% *	2.78%	1.25%	1.04% *	1.21%
Multi/single status								
2 or more locations	0.82%	4.10% *	4.70%	2.18%	1.76%	0.61%	2.93%	0.77%
1 location only	0.98%	1.56%	1.86%	1.59%	2.79%	9.97%	1.10%	1.09%
Percent full-time employees								
Less than 25%	2.96%	7.66% *	6.41% *	4.08%	8.88% *	2.85%	3.20%	4.64%
25-49%	1.74%	4.75%	4.77%	5.61%	2.90%	2.98%	3.33%	2.35%
50-74%	1.59%	2.45%	2.56%	2.87%	3.03%	2.22%	1.56%	2.27%
75% or more	0.78%	1.89%	2.13%	1.55%	1.66%	1.05%	1.06%	0.81%
Union presence								
No union employees	0.56%	1.85%	1.66%	1.07%	1.31%	0.79%	0.83%	0.58%
Has union employees	0.97%	1.76% *	1.34% *	1.86% *	2.22%	0.84%	0.97% *	0.99%
Unknown	1.83%	4.55% *	8.68%	5.09% *	3.09%	1.89%	4.47%	1.51%
Percent low wage employees								
50% or more low wage	1.97%	2.74%	4.44%	4.96%	2.72%	2.40%	2.45%	2.06%
Less than 50% low wage	0.82%	1.84%	1.83%	1.14%	1.50%	0.48%	1.03%	0.74%
Unknown	1.26%	5.01% *	8.51% *	4.57% *	2.12%	1.31%	5.02% *	1.27%

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.C.3.b(1998) Percent of total premiums for mixed-provider plans 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	17.9%	10.1%	12.7%	16.2%	17.6%	21.2%	12.4%	19.9%
Industry group								
Agric., fish., forest.	19.5%	5.9% *	7.2% *	17.7% *	4.5% *	32.3%	6.6% *	30.0%
Mining	13.1% *	3.7% *	*****	26.3%	14.2% *	11.1% *	20.9% *	12.9%
Construction	21.2%	13.5% *	13.6%	18.8%	39.1%	20.0%	14.0%	29.2%
Manufacturing	13.2%	10.4%	13.1%	13.2%	13.3%	13.3%	11.8%	13.4%
Transp., commu., util.	12.9%	24.6%	14.2% *	17.9%	14.0% *	11.3%	17.1%	12.3%
Wholesale trade	18.5%	8.9%	16.4%	11.6%	14.9%	25.3%	12.8%	21.0%
Retail trade	27.7%	10.5%	15.8%	23.4%	24.9%	32.1%	16.2%	30.4%
Fin., ins., real est.	17.7%	8.5%	5.6%	15.6%	16.8%	22.0%	7.8%	20.9%
Services	16.3%	9.5%	12.0%	15.4%	16.6%	20.3%	11.7%	18.6%
Ownership								
For profit, incorporated	18.4%	11.0%	14.0%	17.4%	16.8%	21.3%	13.6%	20.1%
For profit, unincorporated	16.4%	11.7%	9.4%	13.5%	15.9%	29.5%	11.8%	20.5%
Nonprofit	14.2%	3.9%	6.6%	10.9%	19.9%	16.1%	6.4%	17.4%
Unknown	22.4%	*****	*****	35.1%	24.5%	22.1%	29.6% *	22.4%
Age of firm								
Less than 5 years	16.0%	11.4%	18.4%	17.4%	21.0%	16.7%	14.6%	19.1%
5-9 years	15.5%	11.0%	16.4%	16.1%	21.5%	11.8%	14.1%	17.3%
10-19 years	15.5%	9.8%	13.4%	15.4%	17.7%	22.1%	12.2%	19.0%
20 or more years	15.9%	9.5%	10.0%	16.1%	16.1%	19.3%	11.2%	17.8%
Unknown	22.4%	10.6% *	33.7% *	29.5%	24.2%	22.3%	27.7%	22.4%
Multi/single status								
2 or more locations	20.0%	14.7%	9.6%	16.2%	17.2%	21.5%	13.9%	20.3%
1 location only	14.1%	10.0%	13.1%	16.2%	18.2%	9.4%	12.1%	17.8%
Percent full-time employees								
Less than 25%	15.0%	10.5% *	22.3% *	13.4% *	13.6% *	19.5%	18.2%	13.8%
25-49%	20.4%	6.5% *	19.4%	14.0%	21.6%	22.4%	12.6%	21.9%
50-74%	18.6%	10.5%	13.8%	15.6%	18.4%	22.6%	12.7%	20.9%
75% or more	17.7%	10.2%	12.3%	16.3%	17.4%	20.9%	12.2%	19.7%
Union presence								
No union employees	17.5%	10.5%	12.9%	16.8%	17.0%	21.7%	12.6%	19.9%
Has union employees	15.4%	7.7% *	7.8% *	10.8%	19.3%	15.6%	8.4% *	16.2%
Unknown	23.3%	1.4% *	16.6%	9.8% *	23.8%	24.2%	10.3%	24.1%
Percent low wage employees								
50% or more low wage	22.1%	10.6% *	14.5% *	23.6%	21.1%	30.0%	16.0%	25.2%
Less than 50% low wage	15.4%	10.4%	12.5%	15.8%	16.8%	17.8%	12.3%	17.4%
Unknown	22.3%	4.7% *	15.8% *	22.6%	23.1%	22.6%	10.2%	22.6%

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.b(1998) Standard error for percent of total premiums for mixed-provider plans 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	0.33%	0.40%	0.77%	0.79%	1.73%	0.71%	0.33%	0.40%
Industry group								
Agric., fish., forest.	3.26%	3.06% *	2.93% *	5.71% *	4.48% *	7.13%	2.93% *	5.14%
Mining	5.86% *	2.66% *	*****	6.86%	10.31% *	9.65% *	7.13% *	4.28%
Construction	4.55%	4.05% *	2.95%	3.58%	9.54%	3.53%	2.55%	6.52%
Manufacturing	0.62%	1.95%	2.76%	1.32%	1.88%	0.56%	1.75%	0.56%
Transp., commu., util.	1.66%	5.97%	6.01% *	3.11%	4.94% *	3.12%	3.44%	2.26%
Wholesale trade	1.98%	2.19%	3.22%	1.97%	2.42%	3.65%	1.97%	2.75%
Retail trade	0.96%	1.29%	1.63%	2.06%	2.07%	1.51%	1.02%	1.16%
Fin., ins., real est.	1.11%	2.24%	1.69%	4.37%	1.80%	2.09%	1.28%	1.60%
Services	0.69%	0.97%	1.42%	1.02%	0.72%	1.60%	0.85%	0.93%
Ownership								
For profit, incorporated	0.42%	0.86%	0.80%	0.94%	0.98%	0.95%	0.45%	0.48%
For profit, unincorporated	1.31%	1.68%	1.98%	1.85%	3.20%	3.96%	0.95%	2.67%
Nonprofit	1.54%	0.81%	1.54%	2.02%	3.47%	2.34%	0.67%	2.44%
Unknown	1.19%	*****	*****	7.48%	2.53%	1.38%	9.09% *	1.19%
Age of firm								
Less than 5 years	1.35%	2.03%	3.24%	2.09%	2.24%	2.41%	2.12%	2.04%
5-9 years	1.17%	1.09%	3.29%	1.43%	2.49%	1.66%	1.43%	2.15%
10-19 years	0.96%	1.08%	1.45%	1.24%	1.80%	4.16%	0.78%	1.69%
20 or more years	0.84%	0.99%	1.46%	1.54%	2.30%	0.76%	0.80%	0.96%
Unknown	0.88%	3.59% *	10.29% *	3.19%	1.46%	0.96%	6.14%	0.88%
Multi/single status								
2 or more locations	0.61%	3.68%	1.59%	1.12%	0.89%	0.75%	1.39%	0.60%
1 location only	0.84%	0.43%	0.91%	0.97%	3.46%	2.42%	0.40%	2.23%
Percent full-time employees								
Less than 25%	1.71%	4.69% *	6.92% *	7.08% *	5.75% *	2.13%	4.42%	2.46%
25-49%	3.15%	2.15% *	3.75%	3.31%	2.06%	5.49%	1.43%	3.79%
50-74%	1.23%	2.00%	2.15%	2.14%	1.84%	2.33%	1.32%	1.44%
75% or more	0.42%	0.43%	0.92%	0.95%	2.05%	0.62%	0.35%	0.59%
Union presence								
No union employees	0.29%	0.35%	0.74%	0.82%	0.84%	0.58%	0.34%	0.35%
Has union employees	2.29%	9.65% *	4.78% *	2.58%	5.63%	1.10%	3.43% *	2.37%
Unknown	2.08%	7.44% *	4.50%	3.47% *	2.06%	2.32%	2.44%	2.13%
Percent low wage employees								
50% or more low wage	1.40%	3.33% *	4.42% *	2.93%	3.91%	2.42%	2.82%	1.45%
Less than 50% low wage	0.54%	0.36%	0.82%	0.92%	1.85%	1.00%	0.31%	0.86%
Unknown	1.04%	1.86% *	5.19% *	2.06%	2.08%	1.01%	2.09%	0.96%

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.C.3.c(1998) Percent of total premiums for any-provider plans 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	16.1%	11.5%	13.5%	16.0%	15.9%	17.8%	12.8%	17.3%
Industry group								
Agric., fish., forest.	32.9% *						37.1% *	11.9% *
Mining	7.4%						0.2% *	10.0%
Construction	10.4%						7.1% *	19.5%
Manufacturing	12.3%						11.6% *	12.4%
Transp., commu., util.	15.2%						2.2% *	16.0%
Wholesale trade	14.7%						14.1%	14.8%
Retail trade	24.4%						13.8%	29.1%
Fin., ins., real est.	17.3%						16.6%	17.5%
Services	16.1%						12.8%	18.5%
Ownership		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.						
For profit, incorporated	16.3%						12.1%	17.6%
For profit, unincorporated	17.9%						15.9%	23.4%
Nonprofit	11.5%						12.2%	11.2%
Unknown	24.8%						*****	24.8%
Age of firm								
Less than 5 years	15.7%						16.2%	14.7%
5-9 years	13.1%						10.9%	16.9%
10-19 years	12.8%						9.1%	19.4%
20 or more years	16.0%						14.8%	16.5%
Unknown	18.0%						15.7% *	18.1%
Multi/single status								
2 or more locations	17.4%						15.3%	17.5%
1 location only	13.4%						12.5%	16.3%
Percent full-time employees								
Less than 25%	26.3%						31.4% *	18.9%
25-49%	20.7%						12.3%	21.7%
50-74%	19.3%						14.0%	21.8%
75% or more	15.0%						12.2%	16.1%
Union presence								
No union employees	16.8%						12.9%	19.2%
Has union employees	11.3%						6.7% *	11.9%
Unknown	19.1%						31.7%	18.6%
Percent low wage employees								
50% or more low wage	24.2%						22.0%	26.9%
Less than 50% low wage	14.6%						11.5%	16.8%
Unknown	17.7%						31.1% *	17.4%

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.C.3.c(1998) Standard error for percent of total premiums for any-provider plans 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	0.80%	1.75%	1.98%	1.79%	1.66%	1.15%	1.25%	0.95%
Industry group								
Agric., fish., forest.	10.18% *						11.41% *	3.59% *
Mining	1.93%						0.54% *	2.29%
Construction	2.49%						2.81% *	4.01%
Manufacturing	1.16%						3.72% *	1.46%
Transp., commu., util.	1.97%						2.31% *	2.35%
Wholesale trade	1.68%						3.86%	1.44%
Retail trade	1.62%						2.42%	2.57%
Fin., ins., real est.	1.39%						3.71%	1.11%
Services	1.74%						2.23%	2.22%
Ownership								
For profit, incorporated	0.68%						1.48%	0.90%
For profit, unincorporated	3.41%						4.17%	3.48%
Nonprofit	1.80%						2.94%	1.53%
Unknown	3.48%						*****	3.48%
Age of firm								
Less than 5 years	3.10%						4.56%	3.59%
5-9 years	1.91%						2.01%	2.82%
10-19 years	1.22%						2.16%	2.64%
20 or more years	1.48%						1.49%	1.88%
Unknown	0.83%						6.11% *	0.85%
Multi/single status								
2 or more locations	0.85%						1.80%	0.91%
1 location only	1.46%						1.32%	2.56%
Percent full-time employees								
Less than 25%	7.14%						9.60% *	4.00%
25-49%	1.11%						3.15%	1.41%
50-74%	1.62%						2.35%	2.33%
75% or more	0.94%						1.30%	1.03%
Union presence								
No union employees	0.85%						1.40%	0.85%
Has union employees	1.22%						2.81% *	1.54%
Unknown	2.27%						7.62%	2.17%
Percent low wage employees								
50% or more low wage	3.64%						5.97%	1.88%
Less than 50% low wage	0.99%						1.26%	1.44%
Unknown	1.32%						10.00% *	1.20%

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.4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single 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	48.3%	57.5%	59.1%	57.9%	50.3%	42.1%	59.1%	45.2%
Industry group								
Agric., fish., forest.	52.0%	52.9%	57.5%	43.9%	43.2%	52.7%	53.9%	50.9%
Mining	32.8%	38.9% *	26.2% *	44.3%	23.8%	34.7%	44.8%	31.8%
Construction	49.0%	44.5%	52.0%	54.2%	45.3%	46.0%	49.6%	48.3%
Manufacturing	41.3%	52.8%	55.1%	53.2%	46.1%	35.5%	55.4%	39.2%
Transp., commu., util.	41.4%	58.1%	56.8%	54.6%	49.5%	36.5%	57.9%	39.2%
Wholesale trade	43.3%	56.1%	53.2%	52.7%	45.8%	36.6%	55.0%	39.7%
Retail trade	56.5%	59.9%	62.4%	62.3%	56.3%	54.1%	62.7%	54.8%
Fin., ins., real est.	45.4%	59.9%	59.8%	55.0%	47.6%	40.6%	58.8%	42.9%
Services	53.9%	61.4%	63.2%	62.7%	54.8%	45.9%	63.0%	50.2%
Ownership								
For profit, incorporated	47.3%	57.2%	58.6%	57.3%	48.9%	41.5%	58.7%	44.2%
For profit, unincorporated	54.9%	63.4%	61.6%	58.9%	50.7%	43.5%	63.1%	48.0%
Nonprofit	52.9%	49.9%	61.2%	62.8%	56.1%	45.7%	57.3%	51.7%
Unknown	43.3%	*****	*****	23.4% *	39.6%	44.2%	32.1% *	43.3%
Age of firm								
Less than 5 years	59.0%	64.1%	61.7%	65.0%	53.3%	44.2%	64.0%	51.0%
5-9 years	58.4%	60.1%	61.6%	63.2%	52.3%	52.7%	62.5%	53.5%
10-19 years	56.2%	58.4%	61.7%	61.4%	50.3%	49.9%	61.1%	51.8%
20 or more years	47.7%	53.9%	56.2%	55.6%	51.0%	40.0%	55.9%	45.3%
Unknown	42.6%	42.6%	60.4%	38.0%	43.4%	42.6%	43.6%	42.6%
Multi/single status								
2 or more locations	44.3%	58.6%	58.4%	55.0%	48.4%	42.1%	58.6%	43.7%
1 location only	57.5%	57.5%	59.2%	59.2%	55.4%	43.3%	59.1%	54.4%
Percent full-time employees								
Less than 25%	60.8%	60.3%	47.5%	61.9%	65.4%	57.3%	58.4%	61.7%
25-49%	57.6%	62.8%	73.5%	65.3%	60.8%	53.7%	67.9%	55.5%
50-74%	51.8%	60.2%	63.9%	62.9%	53.3%	44.5%	61.5%	48.8%
75% or more	47.4%	57.0%	58.2%	57.2%	49.4%	41.2%	58.6%	44.3%
Union presence								
No union employees	52.1%	60.5%	59.4%	59.1%	53.3%	45.2%	60.6%	48.8%
Has union employees	37.8%	41.1%	48.4%	44.9%	43.4%	35.2%	44.6%	37.2%
Unknown	41.9%	32.5% *	67.9%	65.0%	31.8%	42.1%	51.8%	41.3%
Percent low wage employees								
50% or more low wage	64.2%	62.2%	64.9%	67.1%	70.4%	58.3%	64.8%	63.8%
Less than 50% low wage	51.4%	58.1%	58.9%	57.7%	51.0%	41.9%	59.1%	47.5%
Unknown	41.8%	41.5%	57.7%	49.8%	39.5%	41.7%	50.1%	41.6%

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.4(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single 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%
Industry group								
Agric., fish., forest.	2.14%	4.84%	9.68%	4.59%	7.87%	3.90%	4.72%	3.50%
Mining	7.30%	14.27% *	10.33% *	12.54%	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., commu., 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%
Ownership								
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%	11.78% *	1.60%
Age of firm								
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%	12.31%	14.55%	7.16%	1.87%	0.59%	6.21%	0.65%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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.C.4.a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single 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	35.0%	64.6%	57.0%	48.7%	35.5%	19.2%	59.1%	26.1%
Industry group								
Agric., fish., forest.	41.0%	74.3%	40.7% *	39.4%	46.7%	30.0% *	56.3%	31.4%
Mining	45.2%	82.7%	72.2%	58.1% *	49.3%	39.1%	82.2%	41.0%
Construction	53.1%	66.6%	66.1%	50.8%	41.5%	24.5% *	63.7%	38.3%
Manufacturing	32.6%	59.6%	46.5%	46.8%	37.4%	22.2%	52.1%	28.5%
Transp., commu., util.	46.4%	63.5%	64.2%	41.6%	59.8%	40.5%	55.4%	44.6%
Wholesale trade	33.6%	68.9%	57.9%	53.6%	31.2%	13.4%	61.3%	21.6%
Retail trade	23.5%	67.3%	54.7%	40.5%	24.1%	8.6%	55.9%	13.6%
Fin., ins., real est.	27.1%	71.5%	73.6%	54.4%	26.7%	8.7%	69.7%	16.2%
Services	39.7%	62.7%	56.9%	51.1%	35.6%	22.2%	59.7%	29.6%
Ownership								
For profit, incorporated	33.6%	67.4%	54.7%	46.0%	35.0%	18.4%	57.9%	24.8%
For profit, unincorporated	42.5%	56.8%	60.9%	50.2%	30.6%	13.8%	58.1%	25.0%
Nonprofit	45.0%	63.0%	71.0%	62.5%	38.9%	31.2%	67.7%	37.7%
Unknown	16.0%	*****	*****	47.6% *	34.6%	14.0%	16.1% *	16.0%
Age of firm								
Less than 5 years	47.2%	62.3%	49.7%	49.1%	31.4%	16.3%	57.5%	26.8%
5-9 years	46.3%	70.0%	54.7%	47.4%	27.9%	14.1%	60.1%	27.7%
10-19 years	47.0%	69.2%	58.1%	47.2%	32.5%	27.4%	60.6%	32.7%
20 or more years	39.1%	60.4%	59.0%	50.1%	39.5%	22.8%	58.3%	32.2%
Unknown	16.7%	54.9% *	49.5% *	28.1%	18.9%	16.4%	44.2%	16.6%
Multi/single status								
2 or more locations	24.9%	44.8%	48.5%	48.6%	33.8%	18.9%	48.2%	23.6%
1 location only	53.2%	65.1%	58.3%	48.7%	39.5%	29.5%	60.6%	38.6%
Percent full-time employees								
Less than 25%	40.9%	57.1%	61.7%	63.1%	39.3%	9.2%	57.0%	34.7%
25-49%	26.7%	65.7%	49.4%	48.8%	19.8%	16.8%	56.5%	19.2%
50-74%	35.1%	68.1%	51.7%	38.7%	41.6%	15.9%	57.6%	26.4%
75% or more	35.4%	64.2%	57.9%	49.3%	35.3%	19.7%	59.4%	26.4%
Union presence								
No union employees	35.5%	64.1%	56.9%	47.5%	32.7%	15.3%	58.5%	24.2%
Has union employees	39.3%	65.0%	78.3%	63.7%	49.7%	29.6%	71.2%	35.7%
Unknown	24.0%	85.2%	32.4%	46.2%	36.8%	20.1%	51.7%	21.6%
Percent low wage employees								
50% or more low wage	33.1%	73.9%	41.3%	38.2%	25.3%	14.9%	55.4%	21.7%
Less than 50% low wage	43.1%	65.0%	58.1%	49.3%	37.7%	22.6%	59.6%	32.8%
Unknown	18.4%	37.2% *	42.4%	45.6%	21.3%	17.4%	46.4%	17.7%

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.C.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single 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	0.58%	1.59%	2.56%	1.35%	1.60%	1.22%	1.16%	0.65%
Industry group								
Agric., fish., forest.	6.80%	5.66%	13.47% *	10.01%	13.08%	11.15% *	7.61%	8.34%
Mining	8.20%	23.28%	18.83%	17.50% *	13.38%	7.73%	18.24%	7.16%
Construction	3.69%	4.99%	6.30%	5.85%	9.38%	7.90% *	4.54%	5.03%
Manufacturing	1.18%	7.40%	6.74%	2.47%	3.81%	2.29%	4.26%	1.14%
Transp., commu., util.	3.88%	7.54%	6.30%	7.73%	8.46%	4.11%	4.69%	4.81%
Wholesale trade	3.46%	3.84%	5.00%	7.63%	5.40%	2.80%	4.19%	2.89%
Retail trade	1.15%	4.52%	3.95%	2.21%	4.32%	0.85%	2.53%	1.07%
Fin., ins., real est.	1.74%	3.39%	5.52%	8.31%	5.74%	1.44%	3.01%	2.33%
Services	1.40%	3.55%	2.35%	2.67%	1.82%	2.02%	2.52%	1.39%
Ownership								
For profit, incorporated	0.57%	2.29%	2.86%	1.81%	2.47%	1.30%	1.38%	0.65%
For profit, unincorporated	2.94%	6.22%	5.19%	3.81%	5.17%	4.03%	4.25%	3.34%
Nonprofit	1.69%	4.97%	4.79%	2.40%	2.50%	4.08%	2.38%	1.75%
Unknown	2.89%	*****	*****	14.57% *	9.86%	2.31%	10.21% *	2.89%
Age of firm								
Less than 5 years	2.60%	5.64%	6.43%	4.17%	8.03%	4.67%	4.16%	4.15%
5-9 years	2.69%	1.78%	4.49%	2.58%	5.80%	3.13%	2.77%	3.99%
10-19 years	1.63%	2.87%	3.41%	3.65%	3.53%	4.41%	2.33%	2.28%
20 or more years	0.81%	2.89%	3.22%	1.89%	2.98%	2.03%	1.72%	1.48%
Unknown	1.88%	17.69% *	15.96% *	6.03%	2.72%	1.87%	11.58%	1.85%
Multi/single status								
2 or more locations	0.83%	8.65%	6.32%	2.53%	2.07%	1.23%	3.18%	0.87%
1 location only	1.08%	1.58%	2.94%	2.14%	3.53%	7.92%	1.46%	1.46%
Percent full-time employees								
Less than 25%	3.87%	9.86%	10.15%	6.05%	8.16%	2.22%	4.69%	5.87%
25-49%	2.04%	5.72%	7.97%	6.22%	2.68%	3.36%	3.04%	2.32%
50-74%	2.35%	3.77%	2.79%	4.81%	5.79%	2.27%	1.85%	2.86%
75% or more	0.64%	2.04%	2.77%	1.74%	1.88%	1.22%	1.39%	0.60%
Union presence								
No union employees	0.82%	2.24%	2.27%	1.36%	1.94%	1.48%	1.38%	0.80%
Has union employees	2.64%	9.32%	6.44%	4.35%	5.69%	2.65%	6.13%	2.89%
Unknown	2.30%	9.24%	9.69%	5.91%	7.43%	2.86%	7.10%	2.20%
Percent low wage employees								
50% or more low wage	1.96%	4.92%	6.91%	4.53%	4.69%	3.20%	4.54%	2.17%
Less than 50% low wage	0.64%	2.06%	2.51%	1.56%	1.75%	2.07%	1.44%	0.89%
Unknown	1.79%	13.79% *	11.73%	7.55%	3.96%	1.74%	9.42%	1.75%

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.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
Industry group								
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., commu., 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 *	*****
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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 *	*****
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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 *	*****
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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 *	*****
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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
Ownership								
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
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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		These cell estimates have been suppressed				1,100.73	1,500.33
Services	1,746.42		because the size of their standard errors makes				1,731.17	1,755.27
Ownership			them extremely unreliable. Column or row					
For profit, incorporated	1,145.92		estimates should be used in place of these				1,446.44	1,094.95
For profit, unincorporated	1,330.04		estimates.				1,274.97	1,377.67
Nonprofit	1,527.71						1,522.67	1,531.18
Unknown	1,239.80						*****	1,239.80
Age of firm								
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
Multi/single status								
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
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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
Industry group								
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., commu., 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
Ownership								
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
Age of firm								
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
Multi/single status								
2 or more locations	51.70						656.55	41.28
1 location only	103.88						114.34	153.08
Percent full-time employees								
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
Union presence								
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
Percent low wage employees								
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%
Industry group								
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., commu., 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%
Ownership								
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%
Age of firm								
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%	21.8%	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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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., commu., 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%
Ownership								
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%
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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%
Ownership								
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%
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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%
Ownership								
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%
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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., commu., 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%
Ownership								
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%
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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., commu., 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%
Ownership								
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%
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
Agric., fish., forest.	16.7% *	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.					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%						23.0% *	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%
Ownership								
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%
Age of firm								
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%
Multi/single status								
2 or more locations	19.6%						37.2%	19.1%
1 location only	24.9%						23.4%	29.8%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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%
Ownership								
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%
Age of firm								
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%
Multi/single status								
2 or more locations	1.11%						5.47%	0.96%
1 location only	2.40%						2.86%	2.76%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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%	*****
Ownership								
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%
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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., commu., 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%	*****
Ownership								
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%
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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%	*****
Ownership								
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% *
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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%
Industry group								
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%	*****
Ownership								
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% *
Age of firm								
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%
Multi/single status								
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%
Percent full-time employees								
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%
Union presence								
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%
Percent low wage employees								
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.
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***** No estimate available. No reported values in cell.