

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., comm., 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%	46.0%	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., comm., 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](#).

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