

Table I. A. 2. c(1999) 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, 1999

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	29.0%	48.5%	31.8%	18.8%	8.3%	7.2%	41.3%	8.6%
<b>Industry group</b>								
Agric., fish., forest.	47.6%	56.1%	32.7%	24.4% *	21.7% *	15.4% *	51.3%	19.2% *
Mining	29.5%	72.7%	12.3% *	27.7% *	32.7% *	13.7% *	41.0% *	20.7% *
Construction	46.3%	52.4%	41.4%	34.4%	27.0%	1.8% *	47.7%	29.7%
Manufacturing	24.7%	39.7%	32.5%	17.1%	11.6%	10.3%	32.7%	12.2%
Transp., commu., util.	32.6%	49.2%	30.3%	22.9%	11.7%	28.5%	41.2%	25.0%
Wholesale trade	30.9%	51.0%	38.0%	19.4%	9.2%	10.6%	43.5%	10.5%
Retail trade	17.0%	44.0%	27.0%	16.9%	5.2%	2.3%	35.0%	4.0%
Fin., ins., real est.	21.5%	43.9%	32.0%	14.9%	7.7% *	5.2%	38.4%	6.7%
Services	33.3%	49.3%	29.5%	16.5%	7.6%	9.0%	42.5%	8.7%
<b>Ownership</b>								
For profit, incorporated	27.3%	48.7%	30.2%	19.1%	9.2%	7.8%	40.0%	9.1%
For profit, unincorporated	37.3%	43.5%	34.8%	17.4%	7.8%	2.2% *	41.5%	7.1%
Nonprofit	36.3%	59.0%	40.3%	18.2%	6.3%	13.7% *	49.3%	9.8%
Unknown	1.3%	12.8% *	*****	*****	1.6% *	1.1%	7.6% *	1.2%
<b>Age of firm</b>								
Less than 5 years	35.4%	41.6%	27.2%	19.5%	8.4% *	5.7% *	37.9%	11.4%
5-9 years	36.1%	46.7%	23.9%	14.6%	11.6%	11.7% *	39.2%	12.1%
10-19 years	35.8%	49.4%	29.0%	19.4%	7.2%	13.5% *	41.2%	11.2%
20 or more years	30.8%	52.8%	37.9%	19.8%	9.4%	8.1%	44.2%	10.1%
Unknown	6.3%	19.6% *	18.7% *	9.2% *	3.5% *	6.3%	17.7% *	6.0%
<b>Multi/single status</b>								
2 or more locations	9.9%	32.6%	27.0%	16.0%	7.3%	7.1%	23.9%	7.8%
1 location only	41.5%	48.9%	32.6%	20.9%	16.2%	18.6%	43.0%	17.2%
<b>Percent full-time employees</b>								
Less than 25%	30.2%	57.3%	41.3%	24.1%	6.2% *	1.7% *	50.1%	5.3% *
25-49%	22.3%	56.0%	35.6%	17.9%	6.7% *	1.1% *	44.4%	4.1%
50-74%	27.4%	46.5%	30.6%	17.1%	6.6%	2.7%	40.3%	4.8%
75% or more	30.0%	48.0%	31.3%	18.9%	9.1%	9.5%	40.9%	10.3%
<b>Union presence</b>								
No union employees	29.4%	48.0%	30.6%	17.0%	6.5%	4.0%	40.6%	6.4%
Has union employees	36.7%	67.6%	57.7%	45.6%	29.7%	22.4%	60.7%	24.8%
Unknown	14.2%	44.7%	28.8%	24.8% *	8.7%	5.7%	41.0%	6.1%
<b>Percent low wage employees</b>								
50% or more low wage	29.9%	52.7%	28.9%	24.7%	5.5%	2.9% *	44.9%	6.8%
Less than 50% low wage	33.9%	48.1%	32.4%	18.4%	9.5%	10.7%	41.1%	11.4%
Unknown	9.5%	50.8%	16.0% *	15.0%	3.8%	6.1%	40.5%	6.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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(1999) 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, 1999

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	0.47%	1.14%	1.03%	1.11%	0.73%	0.61%	0.78%	0.30%
<b>Industry group</b>								
Agric., fish., forest.	4.00%	5.36%	9.65%	8.69% *	11.77% *	13.61% *	4.82%	6.81% *
Mining	6.77%	18.80%	4.16% *	15.30% *	12.21% *	9.03% *	14.19% *	7.64% *
Construction	2.00%	2.81%	3.34%	4.19%	5.89%	0.78% *	2.27%	3.94%
Manufacturing	1.37%	3.63%	4.01%	2.47%	1.30%	1.78%	2.22%	0.87%
Transp., comm., util.	2.11%	4.71%	5.37%	6.57%	3.31%	6.23%	3.35%	3.76%
Wholesale trade	2.22%	5.61%	5.95%	3.14%	2.67%	2.47%	3.26%	1.83%
Retail trade	0.83%	1.90%	2.10%	0.87%	1.08%	0.53%	1.12%	0.56%
Fin., ins., real est.	1.50%	3.60%	5.37%	4.20%	2.52% *	1.11%	2.51%	0.98%
Services	0.80%	1.11%	1.32%	1.65%	1.08%	1.75%	0.93%	0.84%
<b>Ownership</b>								
For profit, incorporated	0.46%	1.36%	1.09%	1.29%	0.58%	0.73%	0.73%	0.43%
For profit, unincorporated	1.25%	1.52%	4.48%	3.49%	1.72%	1.29% *	1.35%	1.63%
Nonprofit	1.80%	2.85%	3.06%	2.50%	1.74%	4.37% *	1.98%	1.92%
Unknown	0.34%	13.55% *	*****	*****	0.95% *	0.32%	10.15% *	0.33%
<b>Age of firm</b>								
Less than 5 years	1.88%	1.97%	2.97%	2.78%	4.22% *	3.77% *	2.03%	2.42%
5-9 years	1.36%	1.66%	3.56%	2.00%	3.22%	6.03% *	1.30%	1.98%
10-19 years	1.20%	2.42%	1.73%	1.75%	1.33%	4.61% *	1.63%	1.58%
20 or more years	0.61%	1.78%	1.64%	1.69%	1.07%	1.07%	1.14%	0.67%
Unknown	0.74%	10.35% *	12.84% *	3.19% *	1.06% *	0.88%	6.18% *	0.79%
<b>Multi/single status</b>								
2 or more locations	0.39%	5.81%	3.64%	1.52%	0.84%	0.61%	1.58%	0.36%
1 location only	0.77%	1.19%	1.32%	0.86%	2.23%	4.87%	0.84%	1.60%
<b>Percent full-time employees</b>								
Less than 25%	2.50%	3.88%	6.99%	3.90%	2.63% *	1.16% *	2.96%	1.65% *
25-49%	2.24%	4.61%	6.04%	3.17%	2.07% *	0.38% *	3.69%	0.78%
50-74%	1.30%	1.61%	2.38%	2.83%	1.31%	0.58%	1.35%	0.93%
75% or more	0.60%	1.46%	1.41%	1.05%	0.64%	0.87%	0.96%	0.52%
<b>Union presence</b>								
No union employees	0.59%	1.20%	1.08%	1.06%	0.63%	0.39%	0.83%	0.38%
Has union employees	2.31%	4.23%	3.29%	4.32%	3.89%	3.78%	3.04%	2.86%
Unknown	1.16%	6.87%	7.52%	9.86% *	2.20%	0.80%	4.31%	0.68%
<b>Percent low wage employees</b>								
50% or more low wage	2.38%	4.57%	3.53%	3.88%	0.99%	1.84% *	3.32%	1.08%
Less than 50% low wage	0.51%	1.17%	1.14%	1.07%	0.85%	1.37%	0.77%	0.73%
Unknown	0.85%	4.20%	6.22% *	4.19%	0.81%	0.75%	2.70%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.