

Table I.B.2(1999) Percent of private-sector employees in establishments that offer health insurance 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	89.1%	52.4%	75.1%	89.3%	97.6%	99.6%	67.6%	98.3%
Industry group								
Agric., fish., forest.	59.6%	29.8%	55.3%	76.9%	91.5%	97.4%	41.6%	87.6%
Mining	95.9%	34.3% *	91.5%	99.9%	100.0%	100.0%	71.5%	100.0%
Construction	77.3%	50.8%	78.0%	94.3%	94.5%	100.0%	69.4%	95.7%
Manufacturing	97.3%	71.7%	87.3%	93.8%	98.7%	100.0%	85.3%	99.3%
Transp., comm., util.	95.2%	63.7%	81.6%	91.3%	98.6%	99.5%	75.0%	99.0%
Wholesale trade	93.2%	63.2%	91.0%	95.6%	97.8%	99.3%	81.8%	98.8%
Retail trade	85.1%	38.1%	59.2%	79.0%	96.7%	99.6%	54.1%	98.0%
Fin., ins., real est.	94.7%	67.9%	93.5%	97.7%	99.3%	100.0%	80.2%	99.7%
Services	87.9%	54.8%	75.7%	90.0%	97.4%	99.3%	67.9%	97.9%
Unknown	8.5% *	11.5% *	*****	*****	*****	*****	9.0% *	*****
Ownership								
For profit, incorporated	91.6%	59.7%	78.1%	90.1%	97.3%	99.7%	73.9%	98.4%
For profit, unincorporated	63.7%	37.9%	57.9%	77.9%	96.4%	98.0%	45.3%	94.8%
Nonprofit	92.2%	59.0%	78.9%	93.3%	99.3%	99.9%	72.4%	99.2%
Unknown	93.3%	5.3% *	43.2% *	41.7%	94.0%	99.2%	8.8% *	98.5%
Age of firm								
Less than 5 years	64.5%	41.0%	57.0%	77.7%	94.5%	99.1%	48.8%	95.1%
5-9 years	72.3%	48.8%	67.6%	84.5%	91.7%	97.9%	60.8%	92.7%
10-19 years	80.3%	53.0%	76.0%	87.8%	96.7%	97.5%	68.7%	94.6%
20 or more years	93.0%	60.9%	83.3%	93.7%	98.7%	99.9%	77.3%	98.9%
Unknown	99.4%	Unknown	76.6%	87.4%	97.8%	99.7%	76.7%	99.5%
Multi/single status								
2 or more locations	98.7%	77.5%	85.4%	93.6%	98.3%	99.6%	86.7%	99.2%
1 location only	74.6%	51.8%	74.2%	88.0%	96.2%	99.2%	65.9%	94.2%
Percent full-time employees								
Less than 25%	54.8%	16.1%	29.0%	59.3%	89.6%	95.2%	25.8%	89.2%
25-49%	85.5%	41.6%	64.4%	77.7%	96.8%	99.6%	56.2%	97.7%
50-74%	85.2%	49.6%	68.7%	84.5%	97.6%	99.4%	61.1%	97.7%
75% or more	92.6%	60.8%	83.1%	93.7%	98.2%	99.8%	76.0%	98.9%
Union presence								
No union employees	86.7%	52.3%	75.0%	88.8%	97.5%	99.6%	67.2%	98.0%
Has union employees	98.2%	63.4%	92.5%	97.5%	98.5%	99.9%	84.6%	99.6%
Unknown	94.7%	46.2%	47.0%	81.7%	95.3%	99.2%	53.4%	98.4%
Percent low wage employees								
50% or more low wage	63.1%	23.0%	40.9%	65.8%	91.9%	97.0%	34.7%	91.3%
Less than 50% low wage	87.9%	57.8%	80.7%	92.5%	98.3%	99.6%	73.1%	98.1%
Unknown	97.2%	30.9%	47.1%	78.0%	96.5%	99.7%	44.9%	99.3%

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. B. 2(1999) Standard error for percent of private-sector employees in establishments that offer health insurance 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	0.30%	0.77%	1.58%	0.87%	0.23%	0.08%	0.73%	0.07%
Industry group								
Agric., fish., forest.	2.94%	2.47%	5.49%	7.38%	13.84%	2.72%	1.65%	5.91%
Mining	1.29%	12.60% *	23.70%	14.89%	14.91%	0.00%	14.31%	0.00%
Construction	0.99%	2.28%	3.31%	1.78%	1.80%	0.00%	1.74%	1.26%
Manufacturing	0.18%	2.65%	1.56%	0.67%	0.40%	0.00%	1.21%	0.12%
Transp., commu., util.	0.69%	3.41%	3.84%	2.16%	0.56%	0.59%	2.08%	0.51%
Wholesale trade	0.71%	3.33%	2.79%	2.57%	0.99%	0.88%	2.07%	0.64%
Retail trade	0.49%	1.36%	1.66%	2.04%	0.71%	0.20%	0.95%	0.20%
Fin., ins., real est.	0.30%	3.32%	2.59%	0.88%	0.78%	0.03%	2.45%	0.20%
Services	0.57%	1.66%	2.09%	1.49%	0.45%	0.15%	1.56%	0.16%
Unknown	7.57% *	7.68% *	*****	*****	*****	*****	7.58% *	*****
Ownership								
For profit, incorporated	0.35%	1.03%	1.53%	0.79%	0.31%	0.08%	0.83%	0.11%
For profit, unincorporated	1.15%	1.15%	4.33%	5.13%	1.44%	1.50%	1.36%	1.62%
Nonprofit	0.73%	3.95%	2.97%	1.07%	0.45%	0.08%	2.26%	0.20%
Unknown	0.83%	3.41% *	14.25% *	11.92%	2.28%	0.69%	3.95% *	0.66%
Age of firm								
Less than 5 years	2.36%	2.21%	4.39%	2.62%	2.49%	0.50%	2.23%	1.46%
5-9 years	0.81%	0.71%	2.39%	2.59%	2.73%	1.42%	0.83%	1.60%
10-19 years	0.71%	1.69%	2.15%	1.75%	0.72%	1.11%	1.07%	0.90%
20 or more years	0.35%	1.65%	1.45%	0.59%	0.32%	0.07%	1.07%	0.11%
Unknown	0.10%	15.13%	9.53%	5.91%	1.04%	0.10%	5.76%	0.11%
Multi/single status								
2 or more locations	0.10%	6.84%	1.52%	0.73%	0.36%	0.08%	1.10%	0.08%
1 location only	0.68%	0.79%	1.85%	0.99%	0.52%	0.67%	0.82%	0.54%
Percent full-time employees								
Less than 25%	1.71%	2.03%	3.63%	3.92%	2.30%	1.76%	1.98%	1.64%
25-49%	0.73%	2.62%	4.45%	2.47%	1.13%	0.28%	1.97%	0.60%
50-74%	0.62%	2.33%	2.46%	2.34%	0.83%	0.40%	1.90%	0.42%
75% or more	0.22%	0.79%	1.46%	0.69%	0.28%	0.06%	0.62%	0.12%
Union presence								
No union employees	0.35%	0.85%	1.58%	0.81%	0.33%	0.09%	0.64%	0.15%
Has union employees	0.56%	5.23%	3.27%	0.71%	0.99%	0.07%	2.75%	0.26%
Unknown	0.58%	5.11%	7.23%	8.78%	4.05%	0.34%	5.32%	0.32%
Percent low wage employees								
50% or more low wage	1.25%	1.64%	4.18%	2.74%	1.73%	1.37%	1.73%	0.93%
Less than 50% low wage	0.36%	0.92%	1.27%	0.87%	0.26%	0.11%	0.67%	0.18%
Unknown	0.26%	2.97%	6.94%	3.75%	1.29%	0.11%	3.60%	0.10%

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](#).

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