

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%
<b>Industry group</b>								
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% *	*****
<b>Ownership</b>								
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%
<b>Age of firm</b>								
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%
<b>Multi/single status</b>								
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%
<b>Percent full-time employees</b>								
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%
<b>Union presence</b>								
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%
<b>Percent low wage employees</b>								
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%
<b>Industry group</b>								
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% *	*****
<b>Ownership</b>								
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%
<b>Age of firm</b>								
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%
<b>Multi/single status</b>								
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%
<b>Percent full-time employees</b>								
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%
<b>Union presence</b>								
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%
<b>Percent low wage employees</b>								
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](#).

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