

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](#).

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