

Table I.C.4.a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution 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	35.0%	64.6%	57.0%	48.7%	35.5%	19.2%	59.1%	26.1%
<b>Industry group</b>								
Agric., fish., forest.	41.0%	74.3%	40.7% *	39.4%	46.7%	30.0% *	56.3%	31.4%
Mining	45.2%	82.7%	72.2%	58.1% *	49.3%	39.1%	82.2%	41.0%
Construction	53.1%	66.6%	66.1%	50.8%	41.5%	24.5% *	63.7%	38.3%
Manufacturing	32.6%	59.6%	46.5%	46.8%	37.4%	22.2%	52.1%	28.5%
Transp., comm., util.	46.4%	63.5%	64.2%	41.6%	59.8%	40.5%	55.4%	44.6%
Wholesale trade	33.6%	68.9%	57.9%	53.6%	31.2%	13.4%	61.3%	21.6%
Retail trade	23.5%	67.3%	54.7%	40.5%	24.1%	8.6%	55.9%	13.6%
Fin., ins., real est.	27.1%	71.5%	73.6%	54.4%	26.7%	8.7%	69.7%	16.2%
Services	39.7%	62.7%	56.9%	51.1%	35.6%	22.2%	59.7%	29.6%
<b>Ownership</b>								
For profit, incorporated	33.6%	67.4%	54.7%	46.0%	35.0%	18.4%	57.9%	24.8%
For profit, unincorporated	42.5%	56.8%	60.9%	50.2%	30.6%	13.8%	58.1%	25.0%
Nonprofit	45.0%	63.0%	71.0%	62.5%	38.9%	31.2%	67.7%	37.7%
Unknown	16.0%	*****	*****	47.6% *	34.6%	14.0%	16.1% *	16.0%
<b>Age of firm</b>								
Less than 5 years	47.2%	62.3%	49.7%	49.1%	31.4%	16.3%	57.5%	26.8%
5-9 years	46.3%	70.0%	54.7%	47.4%	27.9%	14.1%	60.1%	27.7%
10-19 years	47.0%	69.2%	58.1%	47.2%	32.5%	27.4%	60.6%	32.7%
20 or more years	39.1%	60.4%	59.0%	50.1%	39.5%	22.8%	58.3%	32.2%
Unknown	16.7%	54.9% *	49.5% *	28.1%	18.9%	16.4%	44.2%	16.6%
<b>Multi/single status</b>								
2 or more locations	24.9%	44.8%	48.5%	48.6%	33.8%	18.9%	48.2%	23.6%
1 location only	53.2%	65.1%	58.3%	48.7%	39.5%	29.5%	60.6%	38.6%
<b>Percent full-time employees</b>								
Less than 25%	40.9%	57.1%	61.7%	63.1%	39.3%	9.2%	57.0%	34.7%
25-49%	26.7%	65.7%	49.4%	48.8%	19.8%	16.8%	56.5%	19.2%
50-74%	35.1%	68.1%	51.7%	38.7%	41.6%	15.9%	57.6%	26.4%
75% or more	35.4%	64.2%	57.9%	49.3%	35.3%	19.7%	59.4%	26.4%
<b>Union presence</b>								
No union employees	35.5%	64.1%	56.9%	47.5%	32.7%	15.3%	58.5%	24.2%
Has union employees	39.3%	65.0%	78.3%	63.7%	49.7%	29.6%	71.2%	35.7%
Unknown	24.0%	85.2%	32.4%	46.2%	36.8%	20.1%	51.7%	21.6%
<b>Percent low wage employees</b>								
50% or more low wage	33.1%	73.9%	41.3%	38.2%	25.3%	14.9%	55.4%	21.7%
Less than 50% low wage	43.1%	65.0%	58.1%	49.3%	37.7%	22.6%	59.6%	32.8%
Unknown	18.4%	37.2% *	42.4%	45.6%	21.3%	17.4%	46.4%	17.7%

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.C.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution 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	0.58%	1.59%	2.56%	1.35%	1.60%	1.22%	1.16%	0.65%
<b>Industry group</b>								
Agric., fish., forest.	6.80%	5.66%	13.47% *	10.01%	13.08%	11.15% *	7.61%	8.34%
Mining	8.20%	23.28%	18.83%	17.50% *	13.38%	7.73%	18.24%	7.16%
Construction	3.69%	4.99%	6.30%	5.85%	9.38%	7.90% *	4.54%	5.03%
Manufacturing	1.18%	7.40%	6.74%	2.47%	3.81%	2.29%	4.26%	1.14%
Transp., comm., util.	3.88%	7.54%	6.30%	7.73%	8.46%	4.11%	4.69%	4.81%
Wholesale trade	3.46%	3.84%	5.00%	7.63%	5.40%	2.80%	4.19%	2.89%
Retail trade	1.15%	4.52%	3.95%	2.21%	4.32%	0.85%	2.53%	1.07%
Fin., ins., real est.	1.74%	3.39%	5.52%	8.31%	5.74%	1.44%	3.01%	2.33%
Services	1.40%	3.55%	2.35%	2.67%	1.82%	2.02%	2.52%	1.39%
<b>Ownership</b>								
For profit, incorporated	0.57%	2.29%	2.86%	1.81%	2.47%	1.30%	1.38%	0.65%
For profit, unincorporated	2.94%	6.22%	5.19%	3.81%	5.17%	4.03%	4.25%	3.34%
Nonprofit	1.69%	4.97%	4.79%	2.40%	2.50%	4.08%	2.38%	1.75%
Unknown	2.89%	*****	*****	14.57% *	9.86%	2.31%	10.21% *	2.89%
<b>Age of firm</b>								
Less than 5 years	2.60%	5.64%	6.43%	4.17%	8.03%	4.67%	4.16%	4.15%
5-9 years	2.69%	1.78%	4.49%	2.58%	5.80%	3.13%	2.77%	3.99%
10-19 years	1.63%	2.87%	3.41%	3.65%	3.53%	4.41%	2.33%	2.28%
20 or more years	0.81%	2.89%	3.22%	1.89%	2.98%	2.03%	1.72%	1.48%
Unknown	1.88%	17.69% *	15.96% *	6.03%	2.72%	1.87%	11.58%	1.85%
<b>Multi/single status</b>								
2 or more locations	0.83%	8.65%	6.32%	2.53%	2.07%	1.23%	3.18%	0.87%
1 location only	1.08%	1.58%	2.94%	2.14%	3.53%	7.92%	1.46%	1.46%
<b>Percent full-time employees</b>								
Less than 25%	3.87%	9.86%	10.15%	6.05%	8.16%	2.22%	4.69%	5.87%
25-49%	2.04%	5.72%	7.97%	6.22%	2.68%	3.36%	3.04%	2.32%
50-74%	2.35%	3.77%	2.79%	4.81%	5.79%	2.27%	1.85%	2.86%
75% or more	0.64%	2.04%	2.77%	1.74%	1.88%	1.22%	1.39%	0.60%
<b>Union presence</b>								
No union employees	0.82%	2.24%	2.27%	1.36%	1.94%	1.48%	1.38%	0.80%
Has union employees	2.64%	9.32%	6.44%	4.35%	5.69%	2.65%	6.13%	2.89%
Unknown	2.30%	9.24%	9.69%	5.91%	7.43%	2.86%	7.10%	2.20%
<b>Percent low wage employees</b>								
50% or more low wage	1.96%	4.92%	6.91%	4.53%	4.69%	3.20%	4.54%	2.17%
Less than 50% low wage	0.64%	2.06%	2.51%	1.56%	1.75%	2.07%	1.44%	0.89%
Unknown	1.79%	13.79% *	11.73%	7.55%	3.96%	1.74%	9.42%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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