

Table I.D.3(1998) Percent of total premiums contributed by employees enrolled in family coverage at 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	24.7%	23.6%	31.3%	33.0%	28.3%	21.8%	28.5%	24.0%
<b>Industry group</b>								
Agric., fish., forest.	23.9%	13.1%	21.3% *	22.9%	26.1%	28.4%	18.2%	27.5%
Mining	15.4%	2.2% *	11.0% *	18.2% *	10.4% *	18.9% *	6.4% *	16.1%
Construction	26.5%	16.7%	23.4%	36.6%	27.2%	25.7%	25.4%	27.8%
Manufacturing	17.8%	34.9%	27.7%	25.0%	22.4%	14.4%	29.6%	16.6%
Transp., comm., util.	16.3%	28.3%	25.0% *	24.2%	20.2%	14.4%	25.0%	15.6%
Wholesale trade	25.9%	15.0%	30.4%	31.6%	27.9%	24.8%	26.3%	25.9%
Retail trade	33.0%	19.5%	32.5%	42.0%	38.8%	31.8%	28.7%	34.0%
Fin., ins., real est.	27.0%	25.9%	29.1%	30.4%	29.0%	26.1%	26.2%	27.1%
Services	29.6%	25.3%	37.2%	37.5%	32.9%	26.2%	31.2%	29.1%
<b>Ownership</b>								
For profit, incorporated	24.4%	23.2%	31.5%	34.0%	28.3%	21.3%	29.3%	23.5%
For profit, unincorporated	29.5%	27.4%	35.1%	32.1%	29.1%	29.1%	30.2%	29.0%
Nonprofit	24.6%	20.5%	26.5%	27.3%	26.3%	23.3%	22.5%	25.1%
Unknown	25.4%	*****	*****	37.4%	41.2%	23.7%	34.8%	25.4%
<b>Age of firm</b>								
Less than 5 years	26.9%	22.0%	41.1%	30.8%	26.7%	18.6%	30.2%	23.0%
5-9 years	31.2%	22.6%	38.7%	43.7%	26.7%	24.2%	32.6%	29.8%
10-19 years	30.4%	31.8%	31.7%	34.6%	35.2%	26.4%	28.1%	32.1%
20 or more years	23.0%	25.4%	27.0%	31.2%	26.7%	18.3%	27.3%	22.1%
Unknown	24.3%	3.5% *	44.7%	33.9%	28.6%	24.0%	33.9%	24.3%
<b>Multi/single status</b>								
2 or more locations	23.6%	36.7%	28.5%	33.3%	28.2%	21.9%	32.7%	23.3%
1 location only	28.5%	23.2%	31.7%	32.9%	28.6%	18.4%	27.9%	29.5%
<b>Percent full-time employees</b>								
Less than 25%	22.2%	16.1%	9.4% *	15.5%	28.8%	28.5%	14.5%	25.8%
25-49%	23.2%	18.9%	24.3%	31.7%	34.6%	20.7%	23.0%	23.2%
50-74%	28.4%	19.0%	36.9%	36.2%	29.2%	27.4%	28.4%	28.5%
75% or more	24.5%	24.3%	31.1%	33.1%	28.0%	21.4%	28.8%	23.6%
<b>Union presence</b>								
No union employees	28.9%	25.7%	32.6%	36.1%	31.8%	25.7%	30.4%	28.4%
Has union employees	14.6%	14.0% *	9.8%	11.5%	15.9%	14.7%	12.3%	14.8%
Unknown	23.2%	10.6% *	38.4%	41.2%	31.4%	22.0%	25.8%	23.1%
<b>Percent low wage employees</b>								
50% or more low wage	29.6%	18.1%	34.9%	31.5%	38.7%	26.8%	27.3%	30.7%
Less than 50% low wage	25.3%	24.2%	31.2%	33.0%	27.2%	19.0%	28.7%	23.9%
Unknown	23.8%	14.9% *	30.2%	36.5%	32.6%	23.1%	25.2%	23.8%

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.D.3(1998) Standard error for percent of total premiums contributed by employees enrolled in family coverage at 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	0.28%	1.82%	1.90%	1.30%	0.95%	0.44%	0.92%	0.35%
<b>Industry group</b>								
Agric., fish., forest.	1.36%	2.62%	7.69% *	3.84%	4.80%	6.13%	2.63%	4.65%
Mining	3.69%	5.09% *	5.06% *	7.24% *	11.14% *	8.65% *	6.02% *	4.01%
Construction	1.63%	2.81%	3.80%	2.26%	3.36%	2.85%	2.08%	2.00%
Manufacturing	0.66%	6.62%	2.81%	1.75%	1.11%	0.87%	2.93%	0.71%
Transp., comm., util.	1.34%	5.38%	8.24% *	2.56%	3.39%	1.45%	2.84%	1.42%
Wholesale trade	1.11%	3.44%	3.64%	2.80%	2.26%	1.98%	2.40%	1.41%
Retail trade	0.83%	4.08%	3.17%	1.53%	2.44%	0.89%	2.34%	0.93%
Fin., ins., real est.	0.41%	4.79%	4.97%	3.30%	1.10%	0.79%	2.79%	0.50%
Services	0.76%	2.66%	1.97%	2.85%	1.68%	0.99%	1.57%	1.00%
<b>Ownership</b>								
For profit, incorporated	0.41%	1.49%	1.92%	1.40%	1.08%	0.63%	0.83%	0.46%
For profit, unincorporated	1.93%	2.74%	4.66%	3.66%	1.77%	3.75%	2.21%	2.14%
Nonprofit	1.67%	4.95%	3.15%	3.15%	2.08%	1.62%	2.70%	1.56%
Unknown	2.09%	*****	*****	6.10%	5.11%	1.96%	10.42%	2.10%
<b>Age of firm</b>								
Less than 5 years	2.25%	1.80%	4.90%	3.29%	3.72%	3.09%	2.43%	3.11%
5-9 years	1.85%	1.13%	4.20%	4.07%	2.74%	4.59%	1.95%	3.16%
10-19 years	1.26%	1.81%	2.14%	1.63%	2.54%	2.96%	0.98%	2.01%
20 or more years	0.58%	2.83%	2.02%	1.61%	0.96%	0.80%	1.34%	0.62%
Unknown	0.41%	1.65% *	12.95%	3.63%	1.58%	0.43%	7.69%	0.42%
<b>Multi/single status</b>								
2 or more locations	0.42%	8.28%	4.99%	1.95%	1.03%	0.44%	1.86%	0.44%
1 location only	0.87%	1.89%	1.70%	1.15%	1.54%	4.31%	1.02%	1.19%
<b>Percent full-time employees</b>								
Less than 25%	2.28%	3.65%	4.84% *	4.14%	3.32%	2.72%	3.59%	1.94%
25-49%	3.12%	3.85%	2.80%	5.00%	2.90%	4.58%	2.24%	3.86%
50-74%	1.32%	1.63%	5.90%	2.09%	3.54%	2.11%	2.31%	1.65%
75% or more	0.39%	1.94%	2.00%	1.35%	0.85%	0.51%	1.06%	0.45%
<b>Union presence</b>								
No union employees	0.60%	2.39%	2.07%	1.03%	0.79%	0.77%	1.34%	0.60%
Has union employees	0.65%	6.24% *	2.31%	2.50%	1.13%	0.66%	2.61%	0.62%
Unknown	1.13%	6.74% *	6.13%	4.88%	3.21%	1.30%	5.55%	1.11%
<b>Percent low wage employees</b>								
50% or more low wage	2.51%	4.66%	6.22%	4.37%	3.67%	3.52%	2.41%	2.84%
Less than 50% low wage	0.54%	1.66%	1.94%	1.46%	0.91%	1.00%	0.86%	0.62%
Unknown	0.59%	5.40% *	7.24%	3.69%	2.30%	0.58%	4.11%	0.62%

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

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