

Table I. D. 4. a(1999) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution 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	17.3%	51.2%	32.8%	21.4%	14.1%	12.0%	36.6%	13.0%
Industry group								
Agric., fish., forest.	31.0%	67.3%	43.4%	32.8% *	3.2% *	16.1% *	55.9%	11.0% *
Mining	30.4% *	93.9%	*****	45.5% *	20.2% *	31.3% *	21.9% *	31.1% *
Construction	40.0%	62.1%	35.6%	36.7%	36.5%	5.3% *	46.2%	29.2%
Manufacturing	15.7%	56.4%	38.1%	22.7%	12.2%	13.8%	36.9%	13.7%
Transp., commu., util.	25.0%	61.9%	38.7%	21.2%	12.3% *	25.0%	40.8%	23.3%
Wholesale trade	16.3%	49.8%	41.8%	16.6%	9.6%	10.6%	36.8%	10.6%
Retail trade	11.8%	51.7%	25.5%	15.5%	10.3%	6.4%	31.6%	7.6%
Fin., ins., real est.	10.0%	32.3%	31.6%	20.4% *	7.2% *	5.0% *	26.4%	6.6%
Services	17.0%	49.3%	28.5%	17.3%	17.8%	9.2%	35.0%	11.8%
Ownership								
For profit, incorporated	18.0%	50.2%	31.7%	21.9%	13.9%	13.6%	35.1%	14.2%
For profit, unincorporated	24.2%	51.3%	27.9% *	12.8%	25.6% *	4.8% *	41.6%	14.1% *
Nonprofit	14.5%	56.7%	49.0%	21.2%	10.9%	6.9%	42.5%	9.1%
Unknown	4.2% *	3.7% *	*****	*****	1.1% *	4.5% *	1.4% *	4.2% *
Age of firm								
Less than 5 years	27.7%	38.5%	25.6%	16.4%	35.2% *	19.5% *	31.8%	24.2%
5-9 years	31.8%	53.4%	31.8%	16.4%	31.0%	25.8% *	36.6%	26.6%
10-19 years	23.2%	53.3%	28.2%	19.3%	9.8% *	16.4% *	35.5%	13.4%
20 or more years	18.3%	54.4%	37.4%	24.0%	13.5%	12.2%	38.6%	13.5%
Unknown	10.6%	15.7% *	4.4% *	12.0% *	4.5% *	10.9%	16.0% *	10.6%
Multi/single status								
2 or more locations	12.3%	20.4%	26.6%	21.4%	11.1%	11.8%	25.3%	11.9%
1 location only	30.8%	52.4%	33.6%	21.4%	20.4%	19.7% *	38.1%	20.0%
Percent full-time employees								
Less than 25%	22.3%	69.4%	57.2%	33.5%	27.2% *	1.5% *	55.7%	10.3% *
25-49%	12.0%	58.1%	45.1%	24.3%	13.5% *	1.9% *	44.7%	5.6%
50-74%	12.9%	51.5%	38.4%	16.9%	7.4% *	5.0% *	41.7%	5.8%
75% or more	17.8%	50.6%	31.7%	21.5%	14.6%	13.1%	35.6%	13.9%
Union presence								
No union employees	14.7%	49.4%	31.3%	18.7%	10.3%	6.1%	34.7%	8.4%
Has union employees	29.3%	70.7%	54.7%	37.8%	30.6%	26.4%	52.2%	27.5%
Unknown	10.3%	65.4%	27.2% *	38.1%	13.3% *	8.3%	55.3%	8.6%
Percent low wage employees								
50% or more low wage	20.8%	67.5%	23.8%	22.6%	13.0% *	3.9% *	48.3%	9.8% *
Less than 50% low wage	21.9%	50.4%	33.4%	21.4%	15.1%	16.0%	36.3%	16.1%
Unknown	9.9%	55.5%	13.8% *	20.5% *	6.2% *	9.7%	35.9%	9.6%

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.D.4.a(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution 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	0.93%	2.20%	1.50%	1.54%	2.08%	1.32%	0.96%	1.21%
Industry group								
Agric., fish., forest.	4.96%	4.40%	12.27%	13.84% *	11.54% *	11.61% *	6.90%	4.08% *
Mining	9.76% *	24.27%	*****	15.40% *	9.46% *	10.49% *	14.73% *	10.96% *
Construction	3.06%	5.17%	4.52%	4.58%	8.83%	3.29% *	3.86%	5.67%
Manufacturing	1.47%	7.55%	5.19%	2.31%	1.51%	2.40%	3.04%	1.59%
Transp., commu., util.	2.92%	8.13%	8.88%	5.21%	6.16% *	3.90%	3.93%	3.46%
Wholesale trade	1.79%	7.80%	8.12%	3.56%	7.77%	2.79%	3.11%	2.43%
Retail trade	0.95%	4.41%	3.33%	2.05%	2.20%	1.05%	1.36%	1.00%
Fin., ins., real est.	1.69%	7.55%	8.86%	6.70% *	4.79% *	2.43% *	3.79%	1.94%
Services	1.46%	1.32%	3.21%	3.14%	4.16%	1.20%	2.52%	1.89%
Ownership								
For profit, incorporated	1.08%	3.07%	1.73%	1.53%	1.74%	1.85%	1.59%	1.45%
For profit, unincorporated	3.66%	2.81%	8.38% *	2.91%	7.74% *	2.05% *	2.15%	4.96% *
Nonprofit	0.85%	3.84%	5.09%	4.79%	3.19%	1.83%	3.84%	1.02%
Unknown	1.74% *	10.22% *	*****	*****	5.07% *	1.93% *	10.41% *	1.74% *
Age of firm								
Less than 5 years	3.12%	3.40%	4.68%	4.25%	11.03% *	6.87% *	2.83%	6.17%
5-9 years	1.60%	2.30%	6.28%	3.14%	7.33%	8.03% *	2.02%	3.37%
10-19 years	2.18%	4.24%	2.22%	2.39%	3.15% *	5.47% *	2.70%	3.33%
20 or more years	0.93%	3.55%	2.80%	2.42%	1.97%	1.59%	1.64%	0.98%
Unknown	1.84%	5.41% *	5.20% *	6.34% *	2.28% *	1.84%	10.00% *	1.84%
Multi/single status								
2 or more locations	1.14%	4.98%	5.65%	2.55%	1.52%	1.35%	4.23%	1.16%
1 location only	1.34%	2.14%	1.66%	1.47%	4.50%	6.14% *	1.33%	2.98%
Percent full-time employees								
Less than 25%	4.81%	7.93%	11.82%	8.17%	9.30% *	1.88% *	7.27%	4.49% *
25-49%	1.18%	8.85%	5.78%	4.85%	4.19% *	0.58% *	4.74%	1.02%
50-74%	1.64%	4.75%	4.10%	3.97%	2.37% *	1.65% *	3.15%	1.34%
75% or more	1.11%	2.88%	1.89%	1.80%	2.21%	1.55%	1.22%	1.39%
Union presence								
No union employees	0.60%	2.45%	1.65%	1.42%	2.19%	0.76%	1.04%	0.91%
Has union employees	2.85%	6.50%	7.71%	5.77%	4.70%	3.29%	6.16%	2.88%
Unknown	1.36%	8.48%	8.66% *	9.50%	4.91% *	1.76%	4.12%	1.43%
Percent low wage employees								
50% or more low wage	2.55%	5.32%	5.15%	4.24%	6.50% *	2.12% *	4.82%	2.94% *
Less than 50% low wage	0.76%	2.33%	1.48%	1.65%	2.28%	1.66%	0.96%	1.08%
Unknown	1.52%	10.38%	6.41% *	7.50% *	1.98% *	1.57%	7.84%	1.55%

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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