

Table I. B. 1(1998) Number of private-sector employees 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	110,575,764	16,352,183	10,577,655	16,852,534	19,603,265	47,190,127	35,600,529	74,975,235
Industry group								
Agric., fish., forest.	2,014,028	771,363	351,289	283,623	117,370 *	490,383	1,252,723	761,304
Mining	556,236	30,454 *	17,342 *	54,793 *	136,155	317,492	56,922 *	499,314
Construction	5,759,774	1,884,844	1,062,714	1,492,659	915,231	404,327 *	3,738,096	2,021,679
Manufacturing	19,030,318	1,170,741	1,081,991	2,461,680	4,212,312	10,103,595	3,369,077	15,661,242
Transp., comm., util.	6,557,839	432,539	388,022	701,893	969,624	4,065,761	1,228,536	5,329,303
Wholesale trade	7,312,313	890,118	706,356	1,196,464	1,180,674	3,338,701	2,271,956	5,040,356
Retail trade	22,338,092	3,090,065	2,482,600	3,386,748	2,965,669	10,413,010	7,440,334	14,897,758
Fin., ins., real est.	8,328,758	983,735	550,508	884,527	1,120,682	4,789,306	1,879,131	6,449,627
Services	38,658,499	7,082,823	3,936,835	6,390,146	7,981,142	13,267,553	14,348,252	24,310,247
Unknown	19,907	15,502	*****	*****	4,406 *	*****	15,502	4,406 *
Ownership								
For profit, incorporated	82,454,948	9,437,488	8,102,840	13,048,830	13,524,641	38,341,149	24,225,885	58,229,063
For profit, unincorporated	10,412,506	4,991,021	1,417,534	1,302,406	1,586,924	1,114,622	7,139,035	3,273,471
Nonprofit	13,899,205	1,896,777	1,057,282	2,414,789	4,219,053	4,311,304	4,198,485	9,700,720
Unknown	3,809,105	26,897	*****	86,509 *	272,646	3,423,053	37,124	3,771,981
Age of firm								
Less than 5 years	8,255,628	3,400,522	1,618,084	1,694,792	863,629	678,602	6,142,980	2,112,648
5-9 years	9,225,486	2,830,251	1,844,147	2,051,056	1,722,827	777,205	5,803,081	3,422,404
10-19 years	17,548,630	4,546,818	2,848,589	4,074,617	3,518,657	2,559,950	9,662,252	7,886,378
20 or more years	48,665,930	5,536,783	4,222,108	8,721,304	11,864,529	18,321,206	13,855,658	34,810,273
Unknown	26,880,090	37,810 *	44,728	310,764	1,633,623	24,853,165	136,558	26,743,532
Multi/single status								
2 or more locations	64,833,636	275,958	1,094,598	4,275,373	13,184,465	46,003,241	2,950,855	61,882,782
1 location only	45,742,128	16,076,225	9,483,058	12,577,160	6,418,799	1,186,886	32,649,674	13,092,453
Percent full-time employees								
Less than 25%	5,512,594	1,809,890	826,066	1,259,336	901,754	715,549	3,436,606	2,075,988
25-49%	8,019,315	1,194,281	795,169	983,272	1,248,650	3,797,943	2,494,655	5,524,660
50-74%	12,467,954	2,535,486	1,338,351	1,772,542	2,483,268	4,338,307	4,838,578	7,629,376
75% or more	84,575,902	10,812,527	7,618,069	12,837,384	14,969,593	38,338,329	24,830,690	59,745,211
Union presence								
No union employees	84,262,434	14,884,864	9,835,382	15,247,416	15,669,268	28,625,504	32,763,758	51,498,676
Has union employees	17,033,869	953,614 *	374,282	1,235,482	2,988,865	11,481,626	1,719,116	15,314,754
Unknown	9,279,461	513,705	367,991	369,635	945,132	7,082,998	1,117,656	8,161,805
Percent low-wage employees								
50% or more low wage	10,181,997	2,483,849	1,692,404	2,292,676	2,027,995	1,685,074	5,429,528	4,752,469
Less than 50% low wage	67,955,244	13,016,540	8,475,206	13,984,341	15,437,833	17,041,323	28,629,742	39,325,501
Unknown	32,438,523	851,794	410,046	575,516	2,137,437	28,463,730	1,541,259	30,897,264

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. 1(1998) Standard error for number of private-sector employees 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	1, 378, 821	491, 344	312, 617	414, 979	627, 974	842, 339	645, 162	990, 623
Industry group								
Agric., fish., forest.	137, 904	58, 081	84, 309	48, 626	37, 590 *	151, 301	115, 943	158, 306
Mining	141, 076	9, 258 *	7, 447 *	13, 897 *	58, 760	99, 346	14, 180 *	134, 916
Construction	201, 577	90, 572	48, 090	73, 702	112, 433	140, 042 *	128, 248	149, 558
Manufacturing	713, 645	254, 303	83, 809	101, 321	148, 226	526, 096	224, 509	613, 608
Transp., commu., util.	308, 890	65, 771	52, 080	105, 681	260, 456	345, 395	122, 457	361, 283
Wholesale trade	271, 997	96, 189	43, 927	116, 893	89, 808	368, 171	108, 211	281, 941
Retail trade	670, 951	169, 562	111, 819	124, 714	183, 828	521, 457	158, 082	570, 790
Fin., ins., real est.	378, 319	33, 067	72, 547	109, 481	123, 007	294, 317	77, 743	368, 023
Services	737, 629	245, 924	212, 393	322, 532	419, 454	621, 203	314, 225	599, 268
Unknown	3, 968	3, 320	*****	*****	4, 406 *	*****	3, 320	4, 406 *
Ownership								
For profit, incorporated	1, 152, 284	490, 587	256, 420	355, 295	414, 123	832, 921	564, 285	920, 588
For profit, unincorporated	222, 556	189, 008	37, 418	73, 761	205, 203	176, 302	218, 376	150, 701
Nonprofit	701, 568	161, 994	119, 408	101, 620	367, 083	537, 754	219, 041	636, 228
Unknown	457, 957	5, 798	*****	33, 185 *	55, 469	490, 482	9, 692	458, 408
Age of firm								
Less than 5 years	218, 536	138, 468	120, 564	114, 098	117, 788	153, 131	242, 593	155, 834
5-9 years	351, 243	83, 625	190, 170	121, 245	150, 137	219, 975	253, 624	233, 048
10-19 years	408, 870	242, 873	143, 240	143, 320	248, 029	338, 018	286, 984	354, 112
20 or more years	1, 122, 677	357, 563	167, 570	321, 472	422, 150	660, 514	391, 159	926, 849
Unknown	523, 746	14, 315 *	11, 891	45, 983	93, 407	517, 285	23, 574	521, 022
Multi/single status								
2 or more locations	961, 874	46, 869	140, 482	128, 956	486, 011	955, 110	125, 896	978, 107
1 location only	1, 209, 256	496, 068	268, 942	444, 425	389, 147	193, 830	636, 429	630, 047
Percent full-time employees								
Less than 25%	292, 315	94, 556	37, 195	81, 923	95, 367	250, 028	121, 138	240, 631
25-49%	412, 439	97, 091	56, 055	27, 475	92, 230	430, 957	74, 816	427, 478
50-74%	454, 862	76, 704	65, 124	111, 053	233, 157	421, 357	110, 077	500, 336
75% or more	1, 440, 382	492, 244	353, 579	445, 637	559, 396	795, 920	673, 540	968, 816
Union presence								
No union employees	1, 233, 952	291, 956	249, 728	447, 198	461, 517	949, 681	500, 512	865, 989
Has union employees	1, 006, 656	384, 857 *	50, 743	124, 702	316, 540	786, 743	415, 789	897, 240
Unknown	610, 262	87, 031	94, 479	48, 470	156, 080	586, 693	141, 705	607, 511
Percent low-wage employees								
50% or more low wage	400, 046	103, 365	144, 093	148, 984	168, 272	204, 306	238, 887	281, 316
Less than 50% low wage	1, 643, 168	558, 044	285, 490	409, 414	616, 233	734, 242	712, 102	1, 124, 241
Unknown	746, 353	128, 343	100, 062	63, 868	172, 494	718, 946	140, 162	735, 166

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. 1. a(1998) Percent of number of private-sector employees 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	110,575,764	14.8%	9.6%	15.2%	17.7%	42.7%	32.2%	67.8%
Industry group								
Agric., fish., forest.	2,014,028	38.3%	17.4%	14.1%	5.8% *	24.3%	62.2%	37.8%
Mining	556,236	5.5% *	3.1% *	9.9% *	24.5%	57.1%	10.2% *	89.8%
Construction	5,759,774	32.7%	18.5%	25.9%	15.9%	7.0% *	64.9%	35.1%
Manufacturing	19,030,318	6.2%	5.7%	12.9%	22.1%	53.1%	17.7%	82.3%
Transp., commu., util.	6,557,839	6.6%	5.9%	10.7%	14.8%	62.0%	18.7%	81.3%
Wholesale trade	7,312,313	12.2%	9.7%	16.4%	16.1%	45.7%	31.1%	68.9%
Retail trade	22,338,092	13.8%	11.1%	15.2%	13.3%	46.6%	33.3%	66.7%
Fin., ins., real est.	8,328,758	11.8%	6.6%	10.6%	13.5%	57.5%	22.6%	77.4%
Services	38,658,499	18.3%	10.2%	16.5%	20.6%	34.3%	37.1%	62.9%
Unknown	19,907	77.9%	*****	*****	22.1% *	*****	77.9%	22.1% *
Ownership								
For profit, incorporated	82,454,948	11.4%	9.8%	15.8%	16.4%	46.5%	29.4%	70.6%
For profit, unincorporated	10,412,506	47.9%	13.6%	12.5%	15.2%	10.7%	68.6%	31.4%
Nonprofit	13,899,205	13.6%	7.6%	17.4%	30.4%	31.0%	30.2%	69.8%
Unknown	3,809,105	0.7%	*****	2.3% *	7.2%	89.9%	1.0%	99.0%
Age of firm								
Less than 5 years	8,255,628	41.2%	19.6%	20.5%	10.5%	8.2%	74.4%	25.6%
5-9 years	9,225,486	30.7%	20.0%	22.2%	18.7%	8.4%	62.9%	37.1%
10-19 years	17,548,630	25.9%	16.2%	23.2%	20.1%	14.6%	55.1%	44.9%
20 or more years	48,665,930	11.4%	8.7%	17.9%	24.4%	37.6%	28.5%	71.5%
Unknown	26,880,090	0.1% *	0.2%	1.2%	6.1%	92.5%	0.5%	99.5%
Multi/single status								
2 or more locations	64,833,636	0.4%	1.7%	6.6%	20.3%	71.0%	4.6%	95.4%
1 location only	45,742,128	35.1%	20.7%	27.5%	14.0%	2.6%	71.4%	28.6%
Percent full-time employees								
Less than 25%	5,512,594	32.8%	15.0%	22.8%	16.4%	13.0%	62.3%	37.7%
25-49%	8,019,315	14.9%	9.9%	12.3%	15.6%	47.4%	31.1%	68.9%
50-74%	12,467,954	20.3%	10.7%	14.2%	19.9%	34.8%	38.8%	61.2%
75% or more	84,575,902	12.8%	9.0%	15.2%	17.7%	45.3%	29.4%	70.6%
Union presence								
No union employees	84,262,434	17.7%	11.7%	18.1%	18.6%	34.0%	38.9%	61.1%
Has union employees	17,033,869	5.6% *	2.2%	7.3%	17.5%	67.4%	10.1%	89.9%
Unknown	9,279,461	5.5%	4.0%	4.0%	10.2%	76.3%	12.0%	88.0%
Percent low-wage employees								
50% or more low wage	10,181,997	24.4%	16.6%	22.5%	19.9%	16.5%	53.3%	46.7%
Less than 50% low wage	67,955,244	19.2%	12.5%	20.6%	22.7%	25.1%	42.1%	57.9%
Unknown	32,438,523	2.6%	1.3%	1.8%	6.6%	87.7%	4.8%	95.2%

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](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 1. a(1998) Standard error for percent of number of private-sector employees 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	1,378,821	0.35%	0.25%	0.33%	0.56%	0.54%	0.38%	0.38%
Industry group								
Agric., fish., forest.	137,904	3.79%	3.62%	2.03%	2.00% *	5.93%	5.89%	5.89%
Mining	141,076	4.28% *	1.12% *	4.79% *	5.51%	7.53%	8.44% *	8.44%
Construction	201,577	1.23%	0.53%	1.44%	1.83%	2.15% *	1.74% *	1.74%
Manufacturing	713,645	1.09%	0.54%	0.80%	0.85%	1.17%	0.91%	0.91%
Transp., commu., util.	308,890	1.51%	0.77%	1.60%	3.48%	3.60%	2.63%	2.63%
Wholesale trade	271,997	1.43%	0.74%	1.98%	1.63%	3.49%	1.82%	1.82%
Retail trade	670,951	0.82%	0.34%	0.58%	0.79%	1.19%	0.68%	0.68%
Fin., ins., real est.	378,319	0.56%	0.84%	1.75%	1.05%	1.65%	1.31%	1.31%
Services	737,629	0.66%	0.48%	0.62%	1.09%	1.25%	0.67%	0.67%
Unknown	3,968	13.28%	*****	*****	10.70% *	*****	13.28%	10.70% *
Ownership								
For profit, incorporated	1,152,284	0.51%	0.28%	0.37%	0.46%	0.83%	0.53%	0.53%
For profit, unincorporated	222,556	1.22%	0.38%	0.64%	1.84%	1.76%	1.32%	1.32%
Nonprofit	701,568	0.87%	1.00%	0.87%	2.30%	2.76%	1.66%	1.66%
Unknown	457,957	0.19%	*****	1.11% *	2.02%	2.65%	0.27%	0.27%
Age of firm								
Less than 5 years	218,536	1.37%	1.13%	1.17%	1.58%	1.75%	1.82%	1.82%
5-9 years	351,243	1.43%	1.49%	1.35%	1.65%	2.01%	1.85%	1.85%
10-19 years	408,870	1.31%	0.73%	0.88%	1.40%	1.67%	1.39%	1.39%
20 or more years	1,122,677	0.61%	0.32%	0.62%	0.75%	0.83%	0.62%	0.62%
Unknown	523,746	0.06% *	0.04%	0.18%	0.35%	0.34%	0.09%	0.09%
Multi/single status								
2 or more locations	961,874	0.08%	0.22%	0.25%	0.75%	0.64%	0.21%	0.21%
1 location only	1,209,256	0.44%	0.48%	0.84%	0.69%	0.40%	0.65%	0.65%
Percent full-time employees								
Less than 25%	292,315	1.77%	0.84%	1.65%	1.63%	3.27%	2.26%	2.26%
25-49%	412,439	1.61%	0.94%	0.71%	1.29%	3.14%	2.06%	2.06%
50-74%	454,862	1.21%	0.67%	1.03%	1.42%	2.35%	1.80%	1.80%
75% or more	1,440,382	0.47%	0.32%	0.41%	0.65%	0.73%	0.47%	0.47%
Union presence								
No union employees	1,233,952	0.28%	0.25%	0.40%	0.68%	0.80%	0.33%	0.33%
Has union employees	1,006,656	1.72% *	0.45%	0.85%	1.64%	2.44%	1.86%	1.86%
Unknown	610,262	0.97%	1.07%	0.53%	1.51%	2.35%	1.61%	1.61%
Percent low-wage employees								
50% or more low wage	400,046	0.93%	1.21%	1.11%	1.63%	1.48%	1.65%	1.65%
Less than 50% low wage	1,643,168	0.52%	0.34%	0.63%	0.76%	0.73%	0.61%	0.61%
Unknown	746,353	0.39%	0.32%	0.21%	0.50%	0.56%	0.44%	0.44%

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. 2(1998) Percent of private-sector employees in 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	87.0%	51.2%	70.6%	86.6%	96.7%	99.1%	64.7%	97.5%
Industry group								
Agric., fish., forest.	61.4%	29.1%	69.4%	68.3%	71.4%	100.0%	42.9%	91.8%
Mining	94.7%	59.4%	82.1%	75.4%	100.0%	99.8%	72.8%	97.1%
Construction	72.4%	48.8%	68.9%	84.6%	92.8%	100.0%	61.5%	92.5%
Manufacturing	96.1%	70.8%	85.9%	92.3%	98.8%	100.0%	82.2%	99.1%
Transp., comm., util.	93.3%	43.7%	75.0%	91.9%	96.9%	99.7%	69.8%	98.7%
Wholesale trade	93.1%	61.3%	86.0%	95.2%	99.6%	99.9%	78.8%	99.5%
Retail trade	81.9%	36.8%	50.8%	77.7%	96.7%	99.9%	50.3%	97.7%
Fin., ins., real est.	93.5%	57.2%	86.6%	97.2%	98.3%	99.9%	73.0%	99.4%
Services	85.1%	55.7%	74.1%	86.9%	95.7%	96.9%	67.2%	95.7%
Unknown	14.1% *	18.1% *	*****	*****	*****	*****	18.1% *	*****
Ownership								
For profit, incorporated	89.7%	58.4%	74.2%	86.8%	95.8%	99.6%	70.4%	97.7%
For profit, unincorporated	57.5%	35.0%	44.7%	73.3%	97.4%	98.9%	40.6%	94.3%
Nonprofit	89.4%	58.9%	78.4%	92.5%	99.2%	94.1%	73.4%	96.3%
Unknown	99.1%	1.9% *	*****	99.0%	99.9%	99.8%	29.0% *	99.8%
Age of firm								
Less than 5 years	58.4%	37.4%	54.4%	73.0%	93.0%	92.6%	47.5%	90.3%
5-9 years	68.4%	43.1%	62.8%	77.6%	92.7%	96.1%	55.2%	90.9%
10-19 years	75.4%	52.6%	68.0%	81.8%	92.9%	90.1%	63.6%	90.0%
20 or more years	92.7%	62.8%	82.3%	93.6%	98.8%	99.8%	77.2%	98.9%
Unknown	99.1%	38.8% *	56.3%	88.6%	95.3%	99.7%	66.6%	99.3%
Multi/single status								
2 or more locations	98.1%	76.2%	83.1%	93.0%	97.8%	99.1%	87.1%	98.6%
1 location only	71.2%	50.8%	69.2%	84.4%	94.3%	97.7%	62.7%	92.3%
Percent full-time employees								
Less than 25%	43.3%	12.9%	23.9%	55.1%	93.0%	59.0%	22.8%	77.2%
25-49%	82.6%	39.6%	54.5%	80.9%	91.9%	99.4%	51.3%	96.7%
50-74%	80.3%	43.7%	64.5%	75.5%	96.2%	99.4%	54.3%	96.8%
75% or more	91.2%	60.7%	78.5%	91.7%	97.4%	99.7%	73.9%	98.4%
Union presence								
No union employees	84.0%	49.3%	69.9%	86.1%	97.1%	98.7%	63.7%	97.0%
Has union employees	98.1%	84.9%	91.1%	96.4%	97.3%	99.8%	88.2%	99.2%
Unknown	93.1%	45.1%	70.9%	75.9%	88.7%	99.3%	60.4%	97.6%
Percent low wage employees								
50% or more low wage	57.4%	23.6%	30.0%	60.8%	87.8%	93.9%	32.7%	85.8%
Less than 50% low wage	86.5%	57.4%	79.0%	91.2%	97.9%	98.4%	71.6%	97.4%
Unknown	97.1%	38.2%	66.1%	77.1%	96.3%	99.8%	50.9%	99.4%

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. 2(1998) Standard error for percent of private-sector employees in 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	0.27%	1.37%	1.32%	0.92%	0.37%	0.49%	0.97%	0.29%
Industry group								
Agric., fish., forest.	4.44%	2.98%	10.77%	10.36%	12.96%	0.00%	5.02%	6.67%
Mining	1.66%	13.49%	17.83%	14.12%	0.00%	0.09%	8.34%	1.27%
Construction	1.60%	2.25%	4.35%	2.21%	3.02%	0.00%	1.53%	2.13%
Manufacturing	0.56%	8.00%	3.18%	1.77%	0.46%	0.00%	2.47%	0.26%
Transp., comm., util.	1.02%	4.31%	3.81%	2.67%	2.25%	0.22%	2.30%	0.51%
Wholesale trade	0.53%	3.15%	2.83%	1.43%	0.27%	0.07%	1.28%	0.22%
Retail trade	0.44%	1.77%	2.45%	1.40%	0.74%	0.05%	1.13%	0.27%
Fin., ins., real est.	0.44%	2.03%	3.64%	0.99%	1.19%	0.06%	1.79%	0.24%
Services	0.58%	1.77%	1.80%	1.18%	0.60%	1.42%	1.16%	0.82%
Unknown	7.54% *	7.74% *	*****	*****	*****	*****	7.74% *	*****
Ownership								
For profit, incorporated	0.24%	1.86%	1.21%	1.00%	0.54%	0.14%	1.06%	0.13%
For profit, unincorporated	1.73%	1.96%	2.48%	3.86%	0.67%	0.50%	1.85%	1.95%
Nonprofit	1.77%	3.00%	3.42%	1.24%	0.45%	3.36%	1.72%	2.19%
Unknown	0.26%	1.23% *	*****	1.36%	0.07%	0.12%	9.43% *	0.12%
Age of firm								
Less than 5 years	1.53%	2.23%	3.18%	2.75%	2.78%	3.77%	1.82%	2.12%
5-9 years	1.12%	1.26%	3.22%	1.96%	1.92%	1.68%	1.38%	1.60%
10-19 years	1.39%	1.98%	3.23%	1.85%	1.41%	5.53%	1.71%	2.66%
20 or more years	0.29%	2.00%	1.74%	0.48%	0.24%	0.12%	0.77%	0.21%
Unknown	0.13%	12.64% *	15.91%	4.03%	1.65%	0.07%	7.17%	0.10%
Multi/single status								
2 or more locations	0.33%	5.51%	2.14%	0.89%	0.25%	0.49%	1.07%	0.36%
1 location only	0.87%	1.43%	1.37%	1.12%	0.99%	1.34%	1.11%	0.64%
Percent full-time employees								
Less than 25%	2.65%	1.55%	3.84%	4.10%	2.31%	12.22%	2.63%	5.83%
25-49%	1.08%	1.43%	2.74%	2.24%	3.44%	0.35%	1.34%	0.71%
50-74%	0.87%	2.17%	2.41%	1.78%	1.21%	0.25%	1.16%	0.60%
75% or more	0.21%	1.64%	1.31%	1.01%	0.40%	0.10%	0.85%	0.19%
Union presence								
No union employees	0.45%	1.12%	1.32%	1.01%	0.37%	0.86%	0.86%	0.48%
Has union employees	0.25%	8.58%	3.04%	1.31%	1.28%	0.21%	3.46%	0.31%
Unknown	0.74%	4.95%	8.33%	6.50%	3.81%	0.33%	3.53%	0.51%
Percent low wage employees								
50% or more low wage	1.46%	1.68%	3.07%	3.71%	2.50%	1.81%	2.22%	1.93%
Less than 50% low wage	0.48%	1.37%	0.91%	0.97%	0.30%	1.27%	0.95%	0.60%
Unknown	0.16%	6.81%	5.72%	4.42%	1.30%	0.07%	4.22%	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](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 2. a(1998) Percent of private-sector employees eligible for health insurance in 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	77.6%	78.1%	76.0%	74.0%	75.2%	79.8%	75.8%	78.1%
Industry group								
Agric., fish., forest.	74.1%	67.7%	60.8%	57.2%	58.0%	93.0%	66.6%	79.8%
Mining	94.1%	90.2%	93.4%	99.7%	91.5%	94.8%	93.2%	94.2%
Construction	75.5%	82.2%	80.4%	75.0%	66.8%	71.3%	80.9%	68.9%
Manufacturing	92.0%	83.1%	87.4%	88.4%	89.9%	94.7%	85.9%	93.0%
Transp., commu., util.	84.5%	83.6%	81.6%	79.5%	85.4%	85.3%	81.8%	84.9%
Wholesale trade	85.6%	79.1%	86.7%	85.2%	82.4%	87.7%	84.4%	86.0%
Retail trade	62.9%	70.6%	66.6%	61.6%	60.2%	62.6%	66.0%	62.0%
Fin., ins., real est.	86.0%	83.4%	65.3%	87.0%	87.4%	87.9%	78.4%	87.6%
Services	73.0%	77.7%	75.4%	69.1%	69.6%	74.7%	73.5%	72.8%
Unknown	45.1%	45.1%	****	****	****	****	45.1%	****
Ownership								
For profit, incorporated	78.8%	80.2%	77.6%	76.0%	76.8%	80.2%	77.8%	79.0%
For profit, unincorporated	75.3%	77.8%	70.3%	63.3%	74.6%	85.4%	73.4%	77.0%
Nonprofit	72.5%	68.6%	68.5%	67.7%	70.2%	79.5%	67.1%	74.3%
Unknown	75.2%	****	****	85.0%	82.9%	74.4%	91.1%	75.2%
Age of firm								
Less than 5 years	71.8%	80.1%	68.3%	58.9%	69.4%	88.2%	71.3%	72.5%
5-9 years	72.8%	79.0%	74.7%	69.7%	69.2%	73.9%	76.1%	69.4%
10-19 years	75.2%	76.4%	79.2%	74.0%	73.1%	75.2%	76.6%	74.0%
20 or more years	78.9%	78.4%	76.5%	76.7%	76.7%	81.7%	76.5%	79.6%
Unknown	78.8%	46.2% *	85.2%	83.8%	77.6%	78.8%	77.3%	78.8%
Multi/single status								
2 or more locations	80.0%	76.4%	84.5%	81.9%	78.9%	80.1%	82.6%	79.9%
1 location only	72.9%	78.2%	74.8%	71.0%	67.4%	70.4%	75.0%	69.3%
Percent full-time employees								
Less than 25%	31.7%	38.0%	21.6%	26.0%	31.1%	43.4%	26.9%	34.0%
25-49%	46.6%	43.5%	43.1%	41.6%	41.9%	49.9%	43.1%	47.5%
50-74%	66.9%	61.5%	63.8%	60.7%	68.0%	70.2%	62.6%	68.4%
75% or more	83.1%	84.8%	81.9%	80.5%	81.6%	84.3%	82.1%	83.4%
Union presence								
No union employees	75.6%	77.7%	75.9%	73.9%	73.4%	77.0%	75.7%	75.6%
Has union employees	83.5%	80.7%	81.3%	77.0%	83.2%	84.6%	80.0%	83.9%
Unknown	82.3%	81.8%	70.0%	65.3%	81.6%	83.6%	71.6%	83.2%
Percent low wage employees								
50% or more low wage	46.8%	50.1%	54.4%	39.8%	39.8%	57.3%	47.1%	46.7%
Less than 50% low wage	79.9%	80.2%	78.0%	77.8%	79.2%	82.6%	78.4%	80.6%
Unknown	79.0%	79.9%	67.4%	70.4%	77.0%	79.4%	72.3%	79.2%

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 1.B.2.a(1998) Standard error for percent of private-sector employees eligible for health insurance in 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	0.39%	1.27%	0.62%	1.31%	0.74%	0.31%	0.90%	0.30%
Industry group								
Agric., fish., forest.	3.40%	2.88%	5.31%	5.01%	11.21%	1.62%	2.86%	4.85%
Mining	1.50%	13.95%	19.94%	14.89%	5.31%	1.41%	4.29%	1.58%
Construction	1.31%	2.17%	2.55%	2.15%	3.28%	6.06%	1.46%	2.25%
Manufacturing	0.69%	4.00%	1.30%	1.07%	0.91%	0.37%	1.96%	0.49%
Transp., comm., util.	2.07%	2.09%	2.93%	2.55%	3.28%	2.61%	1.72%	2.35%
Wholesale trade	0.92%	3.03%	2.29%	1.74%	2.53%	1.71%	1.66%	1.24%
Retail trade	0.90%	2.70%	0.81%	1.76%	1.90%	1.26%	1.68%	1.02%
Fin., ins., real est.	0.60%	1.64%	6.78%	1.31%	1.27%	1.32%	2.99%	1.06%
Services	1.10%	1.43%	1.27%	2.63%	1.64%	1.38%	1.74%	0.99%
Unknown	13.51%	13.51%	*****	*****	*****	*****	13.51%	*****
Ownership								
For profit, incorporated	0.47%	1.44%	0.85%	1.46%	0.79%	0.49%	1.05%	0.41%
For profit, unincorporated	1.18%	2.32%	2.47%	4.23%	2.88%	2.52%	1.38%	1.91%
Nonprofit	1.08%	3.65%	2.35%	1.71%	1.88%	0.98%	2.35%	0.98%
Unknown	1.84%	*****	*****	7.91%	3.79%	1.79%	25.42%	1.83%
Age of firm								
Less than 5 years	1.77%	1.45%	3.81%	2.93%	3.69%	2.81%	1.91%	3.17%
5-9 years	1.35%	1.66%	2.92%	1.22%	2.80%	5.84%	1.29%	2.35%
10-19 years	1.14%	1.49%	0.94%	1.24%	1.76%	3.02%	1.09%	1.70%
20 or more years	0.58%	2.55%	0.64%	1.98%	0.61%	0.50%	1.99%	0.45%
Unknown	0.80%	15.24% *	16.21%	2.61%	2.18%	0.87%	6.96%	0.80%
Multi/single status								
2 or more locations	0.25%	4.21%	2.19%	1.19%	0.87%	0.43%	1.79%	0.31%
1 location only	0.96%	1.31%	0.77%	1.62%	1.59%	5.76%	1.03%	1.38%
Percent full-time employees								
Less than 25%	2.93%	5.43%	6.32%	4.36%	5.73%	5.12%	2.47%	3.42%
25-49%	1.89%	1.53%	2.55%	1.15%	1.21%	3.01%	1.22%	2.13%
50-74%	0.71%	1.84%	1.75%	1.35%	2.14%	1.16%	1.45%	0.93%
75% or more	0.45%	1.24%	0.93%	1.37%	0.61%	0.66%	0.85%	0.43%
Union presence								
No union employees	0.44%	1.06%	0.54%	1.35%	0.79%	0.53%	0.89%	0.36%
Has union employees	0.81%	3.58%	3.28%	3.41%	1.58%	0.77%	2.56%	0.78%
Unknown	2.03%	6.73%	5.44%	5.37%	3.86%	1.98%	4.89%	1.91%
Percent low wage employees								
50% or more low wage	1.71%	3.28%	3.65%	2.24%	3.37%	3.84%	1.43%	2.21%
Less than 50% low wage	0.50%	1.20%	0.69%	1.13%	0.66%	0.74%	0.91%	0.43%
Unknown	0.70%	7.58%	7.02%	3.70%	2.71%	0.79%	4.51%	0.70%

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. 2. a. (1) (1998) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance 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	85.3%	82.8%	79.0%	78.7%	82.8%	89.4%	80.1%	86.8%
Industry group								
Agric., fish., forest.	78.0%	79.4%	70.4%	68.0%	78.5%	82.4%	73.5%	80.9%
Mining	95.2%	87.1%	86.6%	93.2%	90.4%	98.3%	89.9%	95.6%
Construction	80.4%	81.4%	78.4%	78.2%	80.1%	90.3%	78.7%	83.0%
Manufacturing	91.3%	89.1%	81.8%	82.9%	88.7%	95.1%	84.0%	92.5%
Transp., comm., util.	91.5%	85.2%	78.1%	75.6%	89.7%	95.5%	78.7%	93.5%
Wholesale trade	90.8%	80.9%	83.7%	85.6%	87.9%	96.2%	82.6%	93.6%
Retail trade	79.3%	81.9%	77.1%	73.0%	73.3%	82.5%	77.4%	79.9%
Fin., ins., real est.	85.1%	79.8%	82.4%	85.1%	87.0%	85.4%	82.9%	85.5%
Services	81.9%	82.8%	77.9%	76.6%	79.3%	86.1%	79.5%	82.9%
Unknown	61.1% *	61.1% *	*****	*****	*****	*****	61.1% *	*****
Ownership								
For profit, incorporated	85.5%	83.0%	78.8%	79.1%	83.4%	89.3%	80.0%	87.1%
For profit, unincorporated	81.0%	79.6%	77.7%	76.1%	79.8%	89.3%	78.4%	83.3%
Nonprofit	83.8%	87.6%	81.9%	77.0%	81.4%	88.7%	82.2%	84.3%
Unknown	91.8%	*****	*****	91.1%	93.7%	91.6%	62.0%	91.9%
Age of firm								
Less than 5 years	77.9%	80.7%	79.9%	74.9%	72.1%	80.4%	79.2%	75.9%
5-9 years	76.8%	80.5%	76.5%	74.7%	77.1%	74.4%	77.7%	75.8%
10-19 years	80.1%	81.5%	78.8%	78.5%	80.6%	81.3%	79.7%	80.4%
20 or more years	83.1%	85.4%	79.8%	79.7%	83.6%	84.3%	81.2%	83.6%
Unknown	94.4%	59.5%	75.8%	84.4%	91.6%	94.8%	81.3%	94.5%
Multi/single status								
2 or more locations	87.7%	76.1%	79.4%	82.2%	84.0%	89.5%	81.0%	88.0%
1 location only	79.9%	83.0%	79.0%	77.2%	79.9%	86.7%	79.9%	79.9%
Percent full-time employees								
Less than 25%	60.7%	70.4%	63.1%	56.9%	55.8%	66.2%	62.5%	60.0%
25-49%	76.5%	77.7%	74.5%	66.4%	71.2%	79.7%	73.3%	77.2%
50-74%	77.5%	78.5%	72.0%	67.4%	78.0%	80.7%	73.0%	78.9%
75% or more	86.8%	83.8%	80.1%	80.5%	84.6%	91.0%	81.3%	88.5%
Union presence								
No union employees	83.1%	81.9%	78.5%	77.7%	80.8%	88.1%	79.3%	84.7%
Has union employees	89.2%	88.1%	90.3%	88.0%	90.8%	89.0%	87.8%	89.3%
Unknown	93.7%	94.0%	77.3%	83.4%	88.7%	95.1%	85.8%	94.3%
Percent low wage employees								
50% or more low wage	63.8%	82.6%	65.2%	62.0%	59.7%	61.7%	70.1%	61.1%
Less than 50% low wage	82.4%	82.5%	80.2%	79.4%	83.4%	84.7%	80.5%	83.4%
Unknown	92.9%	90.5%	67.6%	86.7%	89.2%	93.5%	81.9%	93.2%

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. 2. a. (1)(1998) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance 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	0.20%	0.69%	0.76%	0.59%	0.62%	0.28%	0.50%	0.30%
Industry group								
Agric., fish., forest.	2.07%	2.47%	3.69%	5.69%	12.76%	5.29%	3.00%	4.20%
Mining	0.99%	14.70%	18.57%	14.36%	3.45%	0.64%	2.98%	1.33%
Construction	1.66%	2.56%	2.03%	2.04%	3.82%	4.88%	2.36%	2.15%
Manufacturing	0.36%	1.95%	2.15%	1.27%	0.65%	0.43%	1.08%	0.35%
Transp., comm., util.	0.61%	3.51%	4.49%	5.43%	1.97%	0.62%	3.14%	0.62%
Wholesale trade	1.01%	3.09%	1.53%	1.29%	1.26%	1.79%	0.71%	1.29%
Retail trade	0.76%	1.65%	2.22%	1.46%	1.43%	1.16%	1.39%	1.09%
Fin., ins., real est.	1.17%	1.96%	2.44%	1.89%	1.61%	1.98%	1.22%	1.36%
Services	0.47%	0.89%	1.16%	1.18%	1.14%	0.79%	0.67%	0.61%
Unknown	18.71% *	18.71% *	*****	*****	*****	*****	18.71% *	*****
Ownership								
For profit, incorporated	0.20%	0.87%	0.98%	0.69%	0.83%	0.30%	0.73%	0.36%
For profit, unincorporated	1.08%	0.64%	1.84%	2.89%	2.24%	1.04%	1.00%	1.31%
Nonprofit	0.99%	2.04%	2.12%	2.15%	1.59%	0.76%	1.38%	1.08%
Unknown	1.31%	*****	*****	5.12%	1.58%	1.40%	17.34%	1.30%
Age of firm								
Less than 5 years	0.92%	1.30%	2.11%	1.82%	3.44%	2.95%	1.07%	1.93%
5-9 years	0.84%	0.87%	1.41%	1.35%	1.48%	3.29%	0.80%	1.42%
10-19 years	0.64%	1.28%	1.40%	1.28%	1.42%	1.45%	1.39%	0.67%
20 or more years	0.31%	1.30%	0.68%	0.67%	0.82%	0.53%	0.62%	0.35%
Unknown	0.44%	17.16%	14.78%	3.71%	1.51%	0.49%	3.37%	0.44%
Multi/single status								
2 or more locations	0.31%	3.87%	2.71%	0.84%	0.78%	0.28%	1.36%	0.31%
1 location only	0.46%	0.70%	0.79%	0.85%	0.68%	2.75%	0.63%	0.56%
Percent full-time employees								
Less than 25%	3.09%	5.09%	7.24%	5.81%	6.71%	3.71%	2.89%	3.96%
25-49%	1.35%	3.26%	2.75%	2.96%	2.73%	2.36%	1.78%	1.61%
50-74%	0.96%	2.04%	2.48%	2.33%	2.82%	0.73%	0.97%	1.10%
75% or more	0.14%	0.79%	0.76%	0.82%	0.56%	0.31%	0.61%	0.23%
Union presence								
No union employees	0.34%	0.64%	0.84%	0.68%	0.57%	0.73%	0.54%	0.54%
Has union employees	0.75%	5.35%	2.11%	1.67%	1.33%	1.09%	2.66%	0.80%
Unknown	0.57%	5.46%	3.86%	2.08%	3.77%	0.60%	2.78%	0.57%
Percent low wage employees								
50% or more low wage	0.77%	2.24%	3.70%	4.24%	2.18%	2.13%	1.82%	0.82%
Less than 50% low wage	0.35%	0.73%	0.95%	0.59%	0.73%	0.69%	0.61%	0.41%
Unknown	0.52%	5.49%	6.12%	2.46%	1.21%	0.59%	4.27%	0.49%

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. 2. b(1998) Percent of private-sector employees that are enrolled in health insurance 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	66.2%	64.7%	60.0%	58.2%	62.3%	71.4%	60.7%	67.9%
Industry group								
Agric., fish., forest.	57.8%	53.8%	42.8%	38.9%	45.6%	76.6%	49.0%	64.6%
Mining	89.6%	78.6%	80.9%	92.9%	82.7%	93.1%	83.8%	90.1%
Construction	60.7%	66.8%	63.0%	58.6%	53.5%	64.4%	63.6%	57.1%
Manufacturing	84.0%	74.0%	71.5%	73.2%	79.7%	90.1%	72.2%	86.1%
Transp., comm., util.	77.3%	71.2%	63.7%	60.1%	76.6%	81.4%	64.4%	79.4%
Wholesale trade	77.7%	64.0%	72.6%	72.9%	72.5%	84.4%	69.7%	80.6%
Retail trade	49.9%	57.8%	51.3%	45.0%	44.2%	51.6%	51.1%	49.5%
Fin., ins., real est.	73.2%	66.6%	53.8%	74.0%	76.1%	75.1%	65.0%	74.9%
Services	59.8%	64.4%	58.8%	53.0%	55.2%	64.3%	58.4%	60.4%
Unknown	27.5% *	27.5% *	*****	*****	*****	*****	27.5% *	*****
Ownership								
For profit, incorporated	67.3%	66.6%	61.2%	60.1%	64.1%	71.7%	62.3%	68.8%
For profit, unincorporated	61.0%	61.9%	54.6%	48.1%	59.5%	76.3%	57.5%	64.2%
Nonprofit	60.8%	60.1%	56.1%	52.1%	57.1%	70.4%	55.2%	62.6%
Unknown	69.0%	*****	*****	77.4%	77.6%	68.2%	56.4%	69.1%
Age of firm								
Less than 5 years	55.9%	64.7%	54.6%	44.1%	50.1%	70.9%	56.5%	55.1%
5-9 years	55.9%	63.6%	57.1%	52.1%	53.4%	55.0%	59.1%	52.7%
10-19 years	60.2%	62.3%	62.4%	58.1%	59.0%	61.1%	61.1%	59.5%
20 or more years	65.5%	67.0%	61.0%	61.2%	64.2%	68.9%	62.1%	66.6%
Unknown	74.4%	27.5% *	64.6%	70.8%	71.0%	74.7%	62.9%	74.5%
Multi/single status								
2 or more locations	70.2%	58.2%	67.1%	67.3%	66.3%	71.7%	66.9%	70.3%
1 location only	58.3%	64.9%	59.1%	54.8%	53.9%	61.0%	59.9%	55.4%
Percent full-time employees								
Less than 25%	19.2%	26.7%	13.6%	14.8%	17.3%	28.7%	16.8%	20.4%
25-49%	35.6%	33.8%	32.1%	27.6%	29.8%	39.7%	31.6%	36.6%
50-74%	51.8%	48.3%	46.0%	46.0%	53.0%	56.6%	45.7%	54.0%
75% or more	72.1%	71.1%	65.6%	64.8%	69.0%	76.7%	66.8%	73.7%
Union presence								
No union employees	62.8%	63.6%	59.6%	57.4%	59.3%	67.9%	60.0%	64.0%
Has union employees	74.5%	71.1%	73.4%	67.7%	75.6%	75.2%	70.2%	74.9%
Unknown	77.1%	76.9%	54.1%	54.4%	72.4%	79.4%	61.4%	78.4%
Percent low wage employees								
50% or more low wage	29.9%	41.4%	35.5%	24.7%	23.7%	35.4%	33.0%	28.5%
Less than 50% low wage	65.9%	66.2%	62.5%	61.8%	66.0%	70.0%	63.2%	67.3%
Unknown	73.4%	72.3%	45.5%	61.0%	68.7%	74.3%	59.2%	73.8%

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. B. 2. b(1998) Standard error for percent of private-sector employees that are enrolled in health insurance 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	0.40%	1.40%	0.71%	1.28%	0.93%	0.39%	0.97%	0.41%
Industry group								
Agric., fish., forest.	3.02%	2.51%	4.45%	4.12%	9.77%	4.91%	2.97%	4.94%
Mining	1.55%	13.84%	17.56%	14.30%	5.98%	1.52%	5.09%	1.46%
Construction	1.68%	3.53%	2.26%	1.37%	3.88%	6.32%	2.68%	2.01%
Manufacturing	0.67%	3.03%	1.66%	1.26%	0.87%	0.48%	1.59%	0.51%
Transp., comm., util.	2.09%	3.60%	4.57%	4.69%	3.66%	2.46%	2.82%	2.18%
Wholesale trade	1.31%	3.91%	1.79%	2.14%	2.79%	2.05%	1.53%	1.87%
Retail trade	0.72%	3.00%	1.45%	1.63%	1.39%	0.73%	1.80%	0.71%
Fin., ins., real est.	0.97%	1.64%	5.89%	1.93%	1.56%	1.63%	2.38%	1.00%
Services	0.88%	1.44%	0.89%	2.03%	1.78%	1.33%	1.43%	0.84%
Unknown	8.55% *	8.55% *	*****	*****	*****	*****	8.55% *	*****
Ownership								
For profit, incorporated	0.50%	1.69%	1.22%	1.41%	1.13%	0.52%	1.24%	0.51%
For profit, unincorporated	1.18%	1.69%	1.90%	3.34%	2.26%	2.50%	1.34%	1.92%
Nonprofit	1.26%	4.19%	2.57%	1.83%	1.75%	0.85%	2.70%	1.13%
Unknown	2.04%	*****	*****	7.36%	3.38%	2.05%	15.76%	2.06%
Age of firm								
Less than 5 years	1.11%	1.49%	3.80%	2.72%	4.23%	3.58%	1.64%	2.70%
5-9 years	1.12%	1.53%	2.13%	0.55%	2.33%	5.28%	0.95%	2.16%
10-19 years	1.22%	1.82%	1.57%	1.70%	2.13%	2.89%	1.73%	1.60%
20 or more years	0.55%	2.67%	0.55%	1.53%	0.84%	0.61%	1.66%	0.49%
Unknown	0.86%	11.41% *	13.07%	3.49%	2.56%	0.92%	6.44%	0.86%
Multi/single status								
2 or more locations	0.39%	4.11%	1.87%	1.09%	1.01%	0.50%	1.68%	0.42%
1 location only	0.98%	1.41%	0.81%	1.63%	1.41%	6.20%	1.11%	1.35%
Percent full-time employees								
Less than 25%	1.47%	3.85%	2.02%	1.61%	3.36%	4.42%	1.26%	1.71%
25-49%	1.89%	1.32%	2.31%	1.04%	1.32%	3.22%	1.22%	2.20%
50-74%	1.17%	2.02%	2.16%	1.64%	3.22%	1.06%	1.23%	1.39%
75% or more	0.47%	1.31%	0.82%	1.45%	0.91%	0.67%	0.93%	0.44%
Union presence								
No union employees	0.47%	1.19%	0.70%	1.26%	0.89%	0.80%	0.96%	0.56%
Has union employees	0.99%	4.84%	3.56%	3.48%	2.01%	1.34%	2.94%	0.98%
Unknown	2.25%	8.45%	4.93%	4.97%	5.71%	2.08%	5.39%	2.07%
Percent low wage employees								
50% or more low wage	1.10%	3.69%	2.39%	1.69%	2.36%	2.89%	1.52%	1.42%
Less than 50% low wage	0.54%	1.33%	0.77%	1.12%	1.01%	0.81%	0.97%	0.52%
Unknown	0.74%	7.95%	7.28%	3.77%	2.98%	0.80%	5.80%	0.72%

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. 2. c(1998) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	57.2%	30.3%	25.7%	34.0%	49.3%	77.5%	29.2%	66.1%
Industry group								
Agric., fish., forest.	33.6%	12.4%	26.0% *	33.4%	51.3%	44.0% *	19.4% *	44.4%
Mining	39.5%	7.9% *	30.7% *	9.7% *	22.9% *	52.7%	14.0% *	41.6%
Construction	32.2%	15.3%	28.0%	31.4%	37.8%	69.0%	22.9%	43.7%
Manufacturing	57.3%	50.4%	21.8%	30.4%	42.4%	73.4%	32.4%	61.8%
Transp., comm., util.	71.4%	30.3%	23.8%	26.9%	56.0%	87.3%	24.4%	79.0%
Wholesale trade	56.5%	23.9%	30.1%	30.7%	49.9%	77.7%	27.0%	67.0%
Retail trade	56.7%	28.1%	19.1%	26.3%	41.7%	76.2%	22.9%	65.4%
Fin., ins., real est.	70.2%	22.0%	15.5%	48.0%	52.2%	89.5%	24.6%	80.0%
Services	56.2%	33.4%	30.1%	39.4%	56.3%	76.4%	34.4%	65.3%
Unknown	70.2% *	70.2% *	*****	*****	*****	*****	70.2% *	*****
Ownership								
For profit, incorporated	58.6%	32.1%	25.0%	33.7%	45.6%	79.5%	29.7%	67.3%
For profit, unincorporated	39.4%	22.3%	23.9%	28.4%	51.7%	67.9%	22.7%	55.1%
Nonprofit	56.5%	34.5%	32.2%	38.6%	59.4%	74.5%	32.7%	64.4%
Unknown	60.9%	*****	*****	15.4% *	58.9%	62.2%	39.9% *	61.0%
Age of firm								
Less than 5 years	35.7%	31.3%	21.8%	27.7%	42.0%	72.0%	26.4%	50.0%
5-9 years	37.4%	18.3%	32.6%	27.1%	47.0%	77.2%	24.8%	50.3%
10-19 years	40.5%	29.9%	21.5%	32.5%	44.2%	73.5%	27.0%	52.2%
20 or more years	59.4%	34.6%	26.8%	36.8%	50.1%	86.5%	32.6%	67.8%
Unknown	70.4%	15.8% *	12.5% *	38.4%	60.4%	71.5%	23.9% *	70.6%
Multi/single status								
2 or more locations	69.0%	30.6%	36.9%	36.8%	51.7%	77.5%	33.6%	70.5%
1 location only	34.2%	30.3%	24.1%	33.0%	44.2%	77.0%	28.7%	43.6%
Percent full-time employees								
Less than 25%	34.9%	13.0%	18.3% *	20.5%	40.3%	67.8%	13.2%	45.5%
25-49%	65.7%	13.4%	23.7%	20.6%	46.3%	92.5%	17.9%	77.1%
50-74%	58.2%	25.4%	31.6%	27.7%	58.6%	81.2%	28.0%	69.0%
75% or more	57.1%	33.0%	25.2%	36.5%	48.5%	75.8%	30.9%	65.2%
Union presence								
No union employees	50.0%	26.0%	25.6%	33.2%	45.5%	72.5%	27.5%	59.5%
Has union employees	79.0%	73.7%	40.4%	43.8%	64.0%	88.0%	60.1%	80.9%
Unknown	74.0%	15.2% *	9.2% *	31.9%	66.6%	80.9%	14.3%	79.1%
Percent low wage employees								
50% or more low wage	41.9%	19.0%	18.8%	26.9%	37.6%	75.7%	17.9%	52.3%
Less than 50% low wage	50.7%	31.1%	26.9%	35.0%	49.2%	82.3%	30.5%	61.5%
Unknown	72.2%	34.1%	8.4% *	28.1%	60.3%	74.8%	22.0%	73.5%

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. 2. c(1998) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	0.40%	3.33%	1.98%	1.09%	1.40%	0.71%	1.43%	0.67%
Industry group								
Agric., fish., forest.	5.75%	2.99%	11.90% *	9.11%	12.13%	13.63% *	6.15% *	11.10%
Mining	8.14%	2.57% *	12.17% *	4.04% *	16.15% *	10.24%	7.59% *	9.26%
Construction	3.17%	2.24%	4.30%	4.77%	5.20%	8.94%	3.28%	4.86%
Manufacturing	2.23%	12.60%	3.76%	2.85%	3.24%	2.10%	5.41%	2.41%
Transp., comm., util.	3.36%	7.71%	6.19%	4.00%	7.22%	3.48%	3.60%	3.21%
Wholesale trade	3.51%	4.32%	5.35%	5.31%	5.03%	4.73%	3.35%	4.51%
Retail trade	1.68%	4.73%	2.97%	2.08%	3.11%	1.83%	2.72%	1.82%
Fin., ins., real est.	2.14%	5.69%	4.22%	7.71%	5.19%	1.60%	2.82%	2.48%
Services	0.87%	3.74%	3.60%	2.67%	2.31%	1.97%	1.70%	1.50%
Unknown	22.67% *	22.67% *	*****	*****	*****	*****	22.67% *	*****
Ownership								
For profit, incorporated	0.38%	4.67%	2.39%	1.72%	1.52%	0.73%	2.02%	0.65%
For profit, unincorporated	1.40%	4.03%	4.50%	5.06%	4.78%	4.31%	2.68%	3.05%
Nonprofit	1.85%	7.49%	4.71%	3.52%	3.13%	4.19%	3.75%	2.72%
Unknown	3.71%	*****	*****	11.27% *	10.54%	4.43%	13.73% *	3.75%
Age of firm								
Less than 5 years	2.22%	5.23%	4.40%	3.51%	4.69%	6.27%	3.33%	1.74%
5-9 years	2.70%	2.59%	5.77%	2.80%	5.77%	4.71%	3.71%	3.38%
10-19 years	1.34%	4.60%	1.79%	2.70%	2.82%	3.79%	2.28%	2.36%
20 or more years	0.95%	5.57%	1.87%	2.23%	2.38%	1.03%	2.14%	1.08%
Unknown	0.79%	12.07% *	11.67% *	7.42%	4.17%	1.00%	10.02% *	0.78%
Multi/single status								
2 or more locations	0.45%	8.41%	5.99%	1.86%	1.76%	0.68%	3.90%	0.56%
1 location only	0.96%	3.46%	1.41%	1.76%	2.09%	7.53%	1.45%	1.83%
Percent full-time employees								
Less than 25%	3.83%	2.59%	8.79% *	3.50%	6.68%	7.05%	2.81%	5.90%
25-49%	2.75%	3.05%	5.68%	3.31%	4.93%	1.65%	3.28%	2.42%
50-74%	1.89%	3.38%	3.53%	3.08%	4.08%	3.23%	2.73%	2.18%
75% or more	0.67%	3.82%	2.01%	1.26%	1.75%	0.75%	1.73%	0.89%
Union presence								
No union employees	0.52%	2.66%	2.39%	1.20%	1.87%	1.19%	1.55%	1.13%
Has union employees	1.76%	14.88%	5.19%	5.75%	3.24%	1.55%	9.39%	1.66%
Unknown	3.09%	8.38% *	7.43% *	6.19%	4.94%	2.98%	3.98%	2.80%
Percent low wage employees								
50% or more low wage	1.97%	3.99%	5.21%	3.32%	4.26%	4.80%	2.26%	3.09%
Less than 50% low wage	0.79%	3.55%	2.24%	1.25%	1.59%	1.35%	1.75%	1.00%
Unknown	1.01%	9.87%	4.51% *	5.06%	2.92%	1.06%	6.21%	1.00%

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(1998) Number of full-time private-sector employees 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	92,399,464	12,355,069	8,410,827	13,820,157	16,499,202	41,314,209	27,736,792	64,662,672
Industry group								
Agric., fish., forest.	1,627,013	531,519	292,962	234,571	93,611 *	474,350	929,155	697,859
Mining	553,357	28,947 *	17,034 *	54,431 *	135,896	317,050	55,108 *	498,250
Construction	5,334,282	1,636,463	997,390	1,428,035	875,597	396,795 *	3,384,090	1,950,192
Manufacturing	18,518,801	1,059,625	989,690	2,348,881	4,106,434	10,014,170	3,098,632	15,420,168
Transp., commu., util.	5,676,709	355,935	321,685	583,681	832,791	3,582,616	1,030,210	4,646,499
Wholesale trade	6,928,155	770,765	658,774	1,125,341	1,100,018	3,273,257	2,060,545	4,867,610
Retail trade	15,382,028	1,968,294	1,575,428	2,216,555	2,100,891	7,520,860	4,742,367	10,639,662
Fin., ins., real est.	7,429,049	777,979	507,371	809,838	1,025,016	4,308,845	1,604,058	5,824,991
Services	30,934,112	5,212,667	3,050,492	5,018,824	6,225,864	11,426,265	10,819,753	20,114,359
Unknown	15,958	12,874	*****	*****	3,084 *	*****	12,874	3,084 *
Ownership								
For profit, incorporated	70,737,932	7,576,743	6,695,014	11,003,093	11,732,298	33,730,784	19,827,654	50,910,278
For profit, unincorporated	7,764,189	3,516,993	964,161	971,040	1,292,234	1,019,760	5,002,874	2,761,314
Nonprofit	10,333,188	1,240,898	751,652	1,761,174	3,217,970	3,361,493	2,877,064	7,456,124
Unknown	3,564,155	20,434 *	*****	84,850 *	256,699	3,202,172	29,199 *	3,534,956
Age of firm								
Less than 5 years	6,190,722	2,487,490	1,156,680	1,241,989	677,450	627,113	4,459,786	1,730,937
5-9 years	7,134,508	2,044,070	1,461,126	1,572,893	1,394,456	661,962	4,358,364	2,776,143
10-19 years	13,849,493	3,420,716	2,299,959	3,293,211	2,958,072	1,877,535	7,517,116	6,332,377
20 or more years	40,662,645	4,367,493	3,450,229	7,421,257	9,950,631	15,473,035	11,272,198	29,390,447
Unknown	24,562,096	35,300 *	42,833	290,806	1,518,593	22,674,564	129,328	24,432,768
Multi/single status								
2 or more locations	56,008,131	206,004	870,445	3,546,060	11,054,784	40,330,839	2,407,144	53,600,986
1 location only	36,391,333	12,149,066	7,540,382	10,274,097	5,444,418	983,370	25,329,648	11,061,685
Percent full-time employees								
Less than 25%	482,038	77,964	76,161	142,484	114,152	71,277	240,314	241,724
25-49%	2,940,215	409,712	288,784	359,033	456,552	1,426,133	881,115	2,059,100
50-74%	7,711,139	1,480,836	825,401	1,086,918	1,599,117	2,718,868	2,897,904	4,813,235
75% or more	81,266,072	10,386,557	7,220,481	12,231,722	14,329,381	37,097,931	23,717,459	57,548,613
Union presence								
No union employees	69,380,270	11,062,341	7,751,375	12,394,709	13,016,691	25,155,154	25,225,800	44,154,469
Has union employees	15,182,676	870,862 *	341,863	1,109,553	2,608,881	10,251,516	1,561,734	13,620,942
Unknown	7,836,518	421,866	317,588	315,895	873,629	5,907,539	949,257	6,887,261
Percent low-wage employees								
50% or more low wage	5,604,480	1,261,802	908,466	1,229,215	1,129,205	1,075,791	2,806,695	2,797,785
Less than 50% low wage	57,397,429	10,399,143	7,148,743	12,066,078	13,387,432	14,396,033	23,631,473	33,765,956
Unknown	29,397,554	694,124	353,617	524,864	1,982,565	25,842,385	1,298,624	28,098,931

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(1998) Standard error for number of full-time private-sector employees 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	1,309,263	473,148	345,938	417,244	553,151	739,736	677,618	836,988
Industry group								
Agric., fish., forest.	144,373	31,749	85,290	48,220	26,143 *	148,717	95,583	156,047
Mining	140,355	8,729 *	7,368 *	13,883 *	58,578	99,361	13,630 *	134,708
Construction	208,890	91,240	50,190	81,807	106,364	140,490 *	139,579	135,768
Manufacturing	710,205	252,431	75,679	99,810	146,671	517,775	227,233	607,358
Transp., comm., util.	245,250	60,817	47,717	92,881	195,664	280,143	125,388	306,121
Wholesale trade	261,139	89,169	40,182	115,495	87,158	358,781	100,856	275,110
Retail trade	551,240	143,930	85,273	95,687	141,500	419,603	118,751	462,789
Fin., ins., real est.	309,507	23,192	69,993	103,973	117,204	225,500	81,510	300,022
Services	753,035	249,331	229,376	310,334	388,865	463,059	330,784	554,640
Unknown	3,617	3,520	*****	*****	3,084 *	*****	3,520	3,084 *
Ownership								
For profit, incorporated	1,033,985	461,176	273,403	350,268	343,994	636,630	558,760	741,071
For profit, unincorporated	215,348	188,852	28,144	51,354	192,336	169,706	199,975	148,035
Nonprofit	629,325	156,579	111,854	86,796	312,604	360,183	204,744	547,536
Unknown	425,542	5,898 *	*****	33,345 *	53,165	459,543	9,465 *	425,820
Age of firm								
Less than 5 years	171,109	122,158	109,824	91,870	98,707	146,642	197,492	128,292
5-9 years	314,073	55,272	176,550	92,385	138,507	202,055	213,679	219,287
10-19 years	318,630	225,541	123,562	145,755	246,490	199,496	287,601	249,589
20 or more years	1,142,019	362,293	179,354	307,505	429,674	533,450	413,336	892,157
Unknown	571,549	14,205 *	10,894	45,189	95,706	586,137	23,030	563,827
Multi/single status								
2 or more locations	723,163	27,711	125,916	106,032	408,163	802,601	115,146	697,047
1 location only	1,193,646	472,884	298,874	444,400	341,979	181,173	670,966	572,704
Percent full-time employees								
Less than 25%	28,657	4,764	6,397	12,266	18,024	16,496	12,073	25,722
25-49%	160,766	31,515	21,669	11,032	37,552	172,754	22,041	169,870
50-74%	299,772	48,322	44,987	68,793	169,520	260,019	77,669	329,884
75% or more	1,425,494	466,214	350,387	428,811	532,862	791,601	655,299	947,213
Union presence								
No union employees	1,225,746	258,145	277,128	432,528	411,452	938,892	505,507	881,245
Has union employees	909,997	366,517 *	47,483	113,251	272,794	702,899	394,599	805,530
Unknown	540,394	80,603	91,682	44,688	153,073	518,361	133,557	530,279
Percent low-wage employees								
50% or more low wage	224,513	60,637	108,474	109,251	68,709	141,483	147,979	174,840
Less than 50% low wage	1,579,735	514,149	289,388	432,255	592,908	629,379	694,001	1,051,902
Unknown	810,470	118,437	92,642	62,602	167,469	766,824	129,064	789,050

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. a(1998) Percent of number of full-time private-sector employees 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	92,399,464	13.4%	9.1%	15.0%	17.9%	44.7%	30.0%	70.0%
Industry group								
Agric., fish., forest.	1,627,013	32.7%	18.0%	14.4%	5.8% *	29.2%	57.1%	42.9%
Mining	553,357	5.2% *	3.1% *	9.8% *	24.6%	57.3%	10.0% *	90.0%
Construction	5,334,282	30.7%	18.7%	26.8%	16.4%	7.4% *	63.4%	36.6%
Manufacturing	18,518,801	5.7%	5.3%	12.7%	22.2%	54.1%	16.7%	83.3%
Transp., commu., util.	5,676,709	6.3%	5.7%	10.3%	14.7%	63.1%	18.1%	81.9%
Wholesale trade	6,928,155	11.1%	9.5%	16.2%	15.9%	47.2%	29.7%	70.3%
Retail trade	15,382,028	12.8%	10.2%	14.4%	13.7%	48.9%	30.8%	69.2%
Fin., ins., real est.	7,429,049	10.5%	6.8%	10.9%	13.8%	58.0%	21.6%	78.4%
Services	30,934,112	16.9%	9.9%	16.2%	20.1%	36.9%	35.0%	65.0%
Unknown	15,958	80.7%	*****	*****	19.3% *	*****	80.7%	19.3% *
Ownership								
For profit, incorporated	70,737,932	10.7%	9.5%	15.6%	16.6%	47.7%	28.0%	72.0%
For profit, unincorporated	7,764,189	45.3%	12.4%	12.5%	16.6%	13.1%	64.4%	35.6%
Nonprofit	10,333,188	12.0%	7.3%	17.0%	31.1%	32.5%	27.8%	72.2%
Unknown	3,564,155	0.6% *	*****	2.4% *	7.2%	89.8%	0.8% *	99.2%
Age of firm								
Less than 5 years	6,190,722	40.2%	18.7%	20.1%	10.9%	10.1%	72.0%	28.0%
5-9 years	7,134,508	28.7%	20.5%	22.0%	19.5%	9.3%	61.1%	38.9%
10-19 years	13,849,493	24.7%	16.6%	23.8%	21.4%	13.6%	54.3%	45.7%
20 or more years	40,662,645	10.7%	8.5%	18.3%	24.5%	38.1%	27.7%	72.3%
Unknown	24,562,096	0.1% *	0.2%	1.2%	6.2%	92.3%	0.5%	99.5%
Multi/single status								
2 or more locations	56,008,131	0.4%	1.6%	6.3%	19.7%	72.0%	4.3%	95.7%
1 location only	36,391,333	33.4%	20.7%	28.2%	15.0%	2.7%	69.6%	30.4%
Percent full-time employees								
Less than 25%	482,038	16.2%	15.8%	29.6%	23.7%	14.8%	49.9%	50.1%
25-49%	2,940,215	13.9%	9.8%	12.2%	15.5%	48.5%	30.0%	70.0%
50-74%	7,711,139	19.2%	10.7%	14.1%	20.7%	35.3%	37.6%	62.4%
75% or more	81,266,072	12.8%	8.9%	15.1%	17.6%	45.6%	29.2%	70.8%
Union presence								
No union employees	69,380,270	15.9%	11.2%	17.9%	18.8%	36.3%	36.4%	63.6%
Has union employees	15,182,676	5.7% *	2.3%	7.3%	17.2%	67.5%	10.3%	89.7%
Unknown	7,836,518	5.4%	4.1%	4.0%	11.1%	75.4%	12.1%	87.9%
Percent low-wage employees								
50% or more low wage	5,604,480	22.5%	16.2%	21.9%	20.1%	19.2%	50.1%	49.9%
Less than 50% low wage	57,397,429	18.1%	12.5%	21.0%	23.3%	25.1%	41.2%	58.8%
Unknown	29,397,554	2.4%	1.2%	1.8%	6.7%	87.9%	4.4%	95.6%

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](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 3. a(1998) Standard error for percent of number of full-time private-sector employees 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	1,309,263	0.42%	0.29%	0.35%	0.61%	0.64%	0.44%	0.44%
Industry group								
Agric., fish., forest.	144,373	4.33%	4.43%	2.43%	2.01% *	6.61%	6.48%	6.48%
Mining	140,355	4.25% *	1.13% *	4.83% *	5.50%	7.57%	8.46% *	8.46%
Construction	208,890	1.23%	0.57%	1.61%	1.92%	2.34% *	1.66%	1.66%
Manufacturing	710,205	1.12%	0.50%	0.80%	0.85%	1.15%	0.92%	0.92%
Transp., commu., util.	245,250	1.48%	0.82%	1.71%	3.04%	3.45%	2.79%	2.79%
Wholesale trade	261,139	1.42%	0.72%	2.03%	1.64%	3.58%	1.85%	1.85%
Retail trade	551,240	0.87%	0.36%	0.66%	0.90%	1.27%	0.60%	0.60%
Fin., ins., real est.	309,507	0.51%	0.87%	1.76%	1.18%	1.45%	1.29%	1.29%
Services	753,035	0.81%	0.58%	0.76%	1.16%	1.19%	0.72%	0.72%
Unknown	3,617	13.34%	*****	*****	10.47% *	*****	13.34%	10.47% *
Ownership								
For profit, incorporated	1,033,985	0.57%	0.32%	0.37%	0.47%	0.83%	0.56%	0.56%
For profit, unincorporated	215,348	1.76%	0.33%	0.84%	2.31%	2.20%	1.65%	1.65%
Nonprofit	629,325	1.11%	1.14%	1.06%	2.15%	2.25%	1.76%	1.76%
Unknown	425,542	0.19% *	*****	1.16% *	2.10%	2.72%	0.29% *	0.29%
Age of firm								
Less than 5 years	171,109	1.59%	1.36%	1.33%	1.80%	2.31%	2.11%	2.11%
5-9 years	314,073	1.65%	1.71%	1.27%	1.94%	2.34%	2.23%	2.23%
10-19 years	318,630	1.39%	0.70%	1.21%	1.61%	1.37%	1.45%	1.45%
20 or more years	1,142,019	0.72%	0.37%	0.61%	0.84%	0.76%	0.67%	0.67%
Unknown	571,549	0.06% *	0.04%	0.19%	0.43%	0.41%	0.09%	0.09%
Multi/single status								
2 or more locations	723,163	0.05%	0.22%	0.23%	0.80%	0.71%	0.20%	0.20%
1 location only	1,193,646	0.58%	0.53%	1.06%	0.75%	0.46%	0.64%	0.64%
Percent full-time employees								
Less than 25%	28,657	1.80%	1.15%	1.82%	2.82%	2.79%	2.66%	2.66%
25-49%	160,766	1.58%	0.96%	0.82%	1.48%	3.49%	2.13%	2.13%
50-74%	299,772	1.25%	0.70%	1.01%	1.58%	2.35%	1.87%	1.87%
75% or more	1,425,494	0.47%	0.32%	0.40%	0.65%	0.74%	0.46%	0.46%
Union presence								
No union employees	1,225,746	0.32%	0.32%	0.45%	0.76%	0.96%	0.43%	0.43%
Has union employees	909,997	1.85% *	0.48%	0.86%	1.58%	2.46%	1.99%	1.99%
Unknown	540,394	0.98%	1.14%	0.66%	1.77%	2.60%	1.68%	1.68%
Percent low-wage employees								
50% or more low wage	224,513	1.28%	1.56%	1.65%	1.31%	1.97%	1.99%	1.99%
Less than 50% low wage	1,579,735	0.55%	0.36%	0.74%	0.89%	0.71%	0.65%	0.65%
Unknown	810,470	0.39%	0.32%	0.23%	0.52%	0.60%	0.44%	0.44%

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) 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](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 3. b. (1) (1998) Percent of private-sector full-time employees eligible for health insurance 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	85.1%	86.8%	84.7%	83.4%	84.2%	85.8%	84.7%	85.3%
Industry group								
Agric., fish., forest.	80.2%	77.8%	63.1%	64.0%	76.7%	94.5%	72.8%	85.3%
Mining	94.3%	90.0%	95.0%	99.7%	91.7%	94.9%	93.6%	94.3%
Construction	77.8%	86.8%	83.1%	76.3%	68.9%	72.4%	84.0%	70.4%
Manufacturing	93.3%	84.6%	91.1%	91.7%	91.5%	95.2%	89.3%	94.0%
Transp., comm., util.	88.5%	87.8%	90.9%	86.6%	88.6%	88.7%	89.0%	88.5%
Wholesale trade	88.4%	82.4%	91.1%	88.6%	87.4%	89.1%	87.9%	88.5%
Retail trade	78.4%	84.9%	83.5%	81.0%	76.4%	76.9%	82.9%	77.2%
Fin., ins., real est.	89.1%	89.1%	68.9%	92.8%	92.1%	89.7%	83.1%	90.3%
Services	81.7%	88.6%	85.7%	79.8%	81.3%	79.9%	83.8%	80.9%
Unknown	70.8% *	70.8% *	*****	*****	*****	*****	70.8% *	*****
Ownership								
For profit, incorporated	85.7%	87.5%	85.2%	83.6%	84.7%	86.5%	85.1%	85.9%
For profit, unincorporated	85.4%	87.9%	82.4%	78.3%	85.4%	88.7%	85.2%	85.6%
Nonprofit	83.7%	81.4%	82.4%	84.6%	81.8%	86.0%	81.9%	84.3%
Unknown	78.3%	*****	*****	85.2%	86.1%	77.5%	94.4%	78.3%
Age of firm								
Less than 5 years	80.4%	87.5%	76.0%	69.4%	80.3%	91.3%	79.5%	81.7%
5-9 years	83.0%	88.5%	82.7%	81.5%	80.7%	82.4%	85.2%	80.6%
10-19 years	85.3%	87.1%	87.7%	84.6%	81.7%	87.8%	86.8%	84.0%
20 or more years	87.6%	86.0%	85.9%	85.2%	85.9%	90.5%	84.8%	88.5%
Unknown	82.4%	46.2% *	84.4%	85.9%	81.7%	82.4%	78.8%	82.4%
Multi/single status								
2 or more locations	87.1%	97.1%	94.4%	92.0%	88.7%	86.0%	92.4%	86.9%
1 location only	81.3%	86.6%	83.3%	80.2%	74.6%	76.5%	83.7%	77.1%
Percent full-time employees								
Less than 25%	88.7%	90.8%	85.4%	90.9%	84.5%	93.5%	91.3%	87.5%
25-49%	82.9%	91.5%	88.0%	86.6%	80.4%	81.3%	89.3%	81.4%
50-74%	87.7%	85.1%	85.4%	85.8%	87.8%	89.4%	85.8%	88.4%
75% or more	85.0%	86.9%	84.5%	83.1%	83.9%	85.7%	84.5%	85.1%
Union presence								
No union employees	83.6%	87.2%	85.1%	83.9%	83.5%	82.3%	85.1%	83.0%
Has union employees	89.0%	84.1%	85.0%	81.0%	87.2%	90.8%	83.8%	89.6%
Unknown	89.9%	84.3%	75.1%	71.6%	85.7%	92.1%	75.5%	91.2%
Percent low wage employees								
50% or more low wage	69.5%	73.7%	77.3%	61.7%	61.9%	78.7%	69.0%	69.7%
Less than 50% low wage	87.3%	87.8%	85.7%	85.3%	86.4%	90.1%	86.0%	87.9%
Unknown	83.2%	81.3%	71.2%	74.1%	80.5%	83.7%	75.2%	83.4%

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. (1)(1998) Standard error for percent of private-sector full-time employees eligible for health insurance 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	0.49%	1.15%	0.99%	1.38%	0.71%	0.75%	0.87%	0.48%
Industry group								
Agric., fish., forest.	3.85%	3.81%	7.28%	6.41%	13.04%	1.57%	4.69%	3.87%
Mining	1.47%	13.93%	20.13%	14.89%	5.32%	1.38%	3.59%	1.56%
Construction	1.22%	1.62%	2.43%	2.56%	3.45%	6.47%	1.13%	2.25%
Manufacturing	0.65%	4.32%	1.09%	0.90%	1.01%	0.36%	2.10%	0.49%
Transp., comm., util.	1.93%	2.16%	1.86%	2.29%	3.23%	2.56%	0.91%	2.22%
Wholesale trade	1.02%	3.84%	2.04%	1.97%	2.26%	1.80%	1.75%	1.25%
Retail trade	0.85%	2.99%	0.71%	1.60%	1.93%	1.37%	1.56%	1.15%
Fin., ins., real est.	0.79%	1.82%	7.63%	1.39%	1.34%	1.42%	3.71%	1.16%
Services	1.30%	1.45%	1.11%	3.22%	1.32%	1.65%	2.10%	1.21%
Unknown	21.55% *	21.55% *	*****	*****	*****	*****	21.55% *	*****
Ownership								
For profit, incorporated	0.60%	1.44%	1.19%	1.53%	0.86%	0.82%	1.01%	0.62%
For profit, unincorporated	1.06%	1.22%	1.85%	3.81%	3.22%	2.56%	0.78%	2.11%
Nonprofit	1.02%	3.80%	2.48%	2.57%	1.99%	1.68%	2.47%	0.96%
Unknown	1.94%	*****	*****	8.04%	3.99%	1.99%	26.34%	1.94%
Age of firm								
Less than 5 years	2.01%	1.66%	5.21%	3.20%	2.82%	3.26%	2.62%	3.53%
5-9 years	1.77%	1.77%	2.69%	1.77%	3.06%	4.99%	1.21%	2.60%
10-19 years	0.82%	1.44%	0.87%	1.24%	2.00%	2.54%	0.85%	1.45%
20 or more years	0.67%	2.59%	0.99%	2.32%	0.66%	0.82%	2.10%	0.53%
Unknown	0.94%	15.24% *	16.27%	3.00%	2.39%	1.10%	7.71%	0.94%
Multi/single status								
2 or more locations	0.54%	1.29%	1.03%	1.09%	0.78%	0.80%	1.28%	0.61%
1 location only	0.91%	1.20%	1.27%	1.76%	1.37%	6.60%	1.01%	1.47%
Percent full-time employees								
Less than 25%	2.03%	3.74%	5.66%	2.54%	4.37%	2.46%	2.46%	2.21%
25-49%	1.07%	1.04%	3.63%	1.67%	2.78%	1.23%	1.44%	1.29%
50-74%	0.79%	1.87%	2.25%	1.77%	1.50%	1.06%	1.47%	0.91%
75% or more	0.49%	1.18%	1.13%	1.47%	0.63%	0.78%	0.92%	0.48%
Union presence								
No union employees	0.58%	0.93%	0.78%	1.55%	0.68%	0.92%	0.96%	0.55%
Has union employees	0.81%	3.84%	3.51%	3.24%	2.18%	0.91%	2.41%	0.92%
Unknown	1.84%	7.38%	6.19%	5.67%	3.76%	1.45%	5.29%	1.43%
Percent low wage employees								
50% or more low wage	2.12%	3.65%	3.44%	3.33%	4.85%	3.84%	2.64%	2.42%
Less than 50% low wage	0.56%	1.05%	0.97%	1.34%	0.71%	1.07%	0.94%	0.54%
Unknown	0.76%	7.64%	7.09%	3.84%	2.58%	0.96%	4.38%	0.71%

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. (2) (1998) Percent of private-sector full-time employees that are enrolled in health insurance 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	73.7%	73.1%	68.2%	66.9%	71.1%	77.7%	69.1%	75.1%
Industry group								
Agric., fish., forest.	63.6%	61.8%	49.4%	43.1%	60.3%	78.0%	55.7%	69.0%
Mining	89.7%	78.2%	82.2%	93.2%	82.8%	93.2%	84.1%	90.2%
Construction	63.0%	71.3%	65.8%	60.0%	55.3%	65.4%	66.7%	58.5%
Manufacturing	85.4%	75.8%	75.6%	76.3%	81.4%	90.7%	75.7%	87.1%
Transp., comm., util.	81.3%	75.1%	71.2%	66.9%	79.9%	84.9%	70.3%	83.1%
Wholesale trade	80.5%	67.4%	76.3%	76.6%	76.9%	85.8%	73.4%	83.0%
Retail trade	64.4%	71.6%	65.6%	61.7%	59.2%	65.5%	66.2%	63.9%
Fin., ins., real est.	76.9%	72.0%	57.4%	79.3%	81.0%	78.0%	69.6%	78.4%
Services	68.2%	74.9%	68.4%	62.5%	66.2%	69.5%	68.1%	68.2%
Unknown	43.3% *	43.3% *	*****	*****	*****	*****	43.3% *	*****
Ownership								
For profit, incorporated	74.2%	73.8%	68.2%	67.2%	71.5%	78.2%	69.2%	75.7%
For profit, unincorporated	71.1%	71.7%	66.5%	61.3%	70.4%	80.5%	68.7%	73.3%
Nonprofit	71.9%	72.2%	69.3%	66.6%	68.8%	77.9%	68.6%	73.0%
Unknown	72.2%	*****	*****	78.4%	81.5%	71.3%	62.2%	72.3%
Age of firm								
Less than 5 years	64.0%	72.2%	62.4%	53.1%	60.4%	73.0%	64.6%	63.1%
5-9 years	65.2%	72.7%	64.4%	62.2%	64.5%	62.0%	67.5%	62.7%
10-19 years	69.6%	72.4%	70.2%	67.4%	67.6%	72.7%	70.3%	69.0%
20 or more years	74.1%	74.4%	69.8%	69.2%	73.0%	77.7%	70.1%	75.3%
Unknown	78.3%	27.5% *	62.5%	74.1%	75.1%	78.7%	63.9%	78.4%
Multi/single status								
2 or more locations	77.4%	75.0%	75.8%	76.9%	75.9%	77.9%	75.9%	77.5%
1 location only	66.2%	73.1%	67.1%	63.1%	61.0%	67.7%	68.2%	62.8%
Percent full-time employees								
Less than 25%	73.0%	79.7%	69.1%	74.2%	68.6%	77.8%	75.6%	71.8%
25-49%	67.9%	81.1%	72.2%	64.5%	61.9%	68.4%	73.3%	66.7%
50-74%	70.9%	69.8%	66.1%	60.5%	71.7%	74.8%	66.0%	72.5%
75% or more	74.1%	73.3%	68.2%	67.4%	71.3%	78.2%	69.2%	75.6%
Union presence								
No union employees	70.7%	72.8%	68.1%	66.6%	68.9%	73.6%	68.8%	71.5%
Has union employees	80.2%	74.2%	77.5%	71.6%	80.1%	81.6%	73.8%	80.8%
Unknown	84.7%	80.1%	58.5%	60.6%	76.6%	88.0%	65.2%	86.5%
Percent low wage employees								
50% or more low wage	46.7%	63.7%	52.8%	41.1%	40.1%	49.7%	51.2%	44.7%
Less than 50% low wage	73.1%	73.6%	69.8%	68.7%	73.2%	77.6%	70.4%	74.6%
Unknown	77.9%	73.7%	48.6%	64.3%	72.4%	78.8%	61.9%	78.3%

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. (2) (1998) Standard error for percent of private-sector full-time employees that are enrolled in health insurance 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	0.50%	1.30%	0.97%	1.43%	1.02%	0.68%	0.96%	0.49%
Industry group								
Agric., fish., forest.	3.39%	2.87%	6.77%	4.65%	11.41%	4.82%	4.42%	4.61%
Mining	1.55%	13.78%	17.69%	14.34%	5.98%	1.50%	4.75%	1.46%
Construction	1.51%	3.15%	2.40%	1.57%	4.12%	6.77%	2.48%	1.88%
Manufacturing	0.63%	3.13%	1.70%	1.41%	1.01%	0.43%	1.68%	0.48%
Transp., comm., util.	1.96%	3.72%	4.59%	4.82%	3.15%	2.46%	2.91%	2.06%
Wholesale trade	1.37%	4.67%	1.86%	2.56%	2.52%	2.06%	1.73%	1.78%
Retail trade	0.86%	3.20%	1.76%	2.07%	1.68%	1.36%	1.92%	1.15%
Fin., ins., real est.	1.18%	1.98%	6.82%	2.22%	1.58%	1.76%	2.98%	1.16%
Services	1.17%	1.40%	0.67%	2.63%	1.59%	1.59%	1.79%	1.11%
Unknown	14.23% *	14.23% *	*****	*****	*****	*****	14.23% *	*****
Ownership								
For profit, incorporated	0.60%	1.76%	1.47%	1.58%	1.15%	0.71%	1.26%	0.57%
For profit, unincorporated	1.06%	0.97%	1.66%	2.96%	3.29%	2.24%	1.07%	1.86%
Nonprofit	1.20%	4.30%	2.05%	1.95%	1.71%	1.27%	2.68%	1.05%
Unknown	2.10%	*****	*****	7.16%	3.34%	2.20%	17.39%	2.12%
Age of firm								
Less than 5 years	1.57%	1.94%	4.71%	3.08%	4.31%	4.69%	2.47%	3.41%
5-9 years	1.48%	1.85%	1.75%	1.43%	2.97%	5.84%	0.72%	2.63%
10-19 years	1.06%	1.58%	1.61%	1.69%	2.33%	2.50%	1.58%	1.36%
20 or more years	0.59%	2.64%	1.19%	1.85%	0.97%	0.88%	1.65%	0.54%
Unknown	1.06%	11.41% *	12.98%	3.56%	2.51%	1.21%	7.09%	1.05%
Multi/single status								
2 or more locations	0.54%	3.48%	2.69%	1.27%	1.10%	0.74%	1.52%	0.56%
1 location only	0.99%	1.32%	1.14%	1.83%	1.48%	7.27%	1.10%	1.47%
Percent full-time employees								
Less than 25%	2.04%	5.18%	6.74%	1.73%	3.75%	3.44%	3.12%	2.06%
25-49%	1.12%	2.13%	3.54%	1.77%	2.84%	2.12%	1.19%	1.38%
50-74%	0.79%	2.61%	2.71%	2.07%	2.82%	1.15%	1.32%	1.08%
75% or more	0.50%	1.27%	0.98%	1.56%	0.92%	0.74%	0.98%	0.48%
Union presence								
No union employees	0.58%	1.06%	0.80%	1.48%	0.86%	0.98%	1.00%	0.63%
Has union employees	1.12%	5.11%	4.10%	3.55%	2.66%	1.57%	3.10%	1.24%
Unknown	2.12%	8.21%	6.58%	5.57%	5.58%	1.63%	5.45%	1.68%
Percent low wage employees								
50% or more low wage	1.70%	3.66%	2.32%	2.78%	4.09%	3.77%	2.55%	2.05%
Less than 50% low wage	0.57%	1.22%	0.90%	1.36%	1.06%	0.94%	0.97%	0.57%
Unknown	0.85%	7.86%	7.75%	3.39%	2.65%	0.99%	5.25%	0.77%

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. 4(1998) Number of part-time private-sector employees 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	18,176,301	3,997,114	2,166,829	3,032,377	3,104,063	5,875,919	7,863,738	10,312,563
Industry group								
Agric., fish., forest.	387,014	239,844	58,327	49,051	23,759 *	16,032 *	323,568	63,446
Mining	2,879	1,507	308 *	363 *	259 *	443 *	1,814	1,065
Construction	425,493	248,381	65,323	64,624	39,634 *	7,531 *	354,006	71,487
Manufacturing	511,518	111,116	92,300	112,799	105,878	89,425	270,444	241,073
Transp., commu., util.	881,130	76,604 *	66,337 *	118,211	136,833 *	483,144	198,326 *	682,804
Wholesale trade	384,158	119,353	47,582	71,123	80,656	65,444	211,411	172,747
Retail trade	6,956,064	1,121,771	907,171	1,170,194	864,778	2,892,150	2,697,968	4,258,096
Fin., ins., real est.	899,709	205,755	43,136	74,689	95,666	480,461	275,073	624,636
Services	7,724,387	1,870,155	886,343	1,371,323	1,755,278	1,841,288	3,528,499	4,195,888
Unknown	3,950	2,628	*****	*****	1,322 *	*****	2,628	1,322
Ownership								
For profit, incorporated	11,717,016	1,860,745	1,407,827	2,045,737	1,792,343	4,610,364	4,398,231	7,318,785
For profit, unincorporated	2,648,317	1,474,028	453,373	331,365	294,689	94,863	2,136,161	512,156
Nonprofit	3,566,017	655,879	305,629	653,615	1,001,083	949,811	1,321,421	2,244,597
Unknown	244,950	6,463 *	*****	1,660 *	15,947 *	220,881	7,925 *	237,025
Age of firm								
Less than 5 years	2,064,906	913,032	461,404	452,803	186,179	51,489	1,683,195	381,711
5-9 years	2,090,978	786,181	383,021	478,163	328,371	115,243	1,444,717	646,261
10-19 years	3,699,138	1,126,101	548,629	781,407	560,585	682,415	2,145,136	1,554,002
20 or more years	8,003,286	1,169,290	771,879	1,300,046	1,913,899	2,848,171	2,583,460	5,419,826
Unknown	2,317,993	2,510 *	1,895 *	19,958	115,030	2,178,601	7,230 *	2,310,764
Multi/single status								
2 or more locations	8,825,506	69,955 *	224,153	729,313	2,129,682	5,672,403	543,711	8,281,795
1 location only	9,350,795	3,927,159	1,942,676	2,303,063	974,381	203,516	7,320,027	2,030,768
Percent full-time employees								
Less than 25%	5,030,556	1,731,926	749,905	1,116,852	787,602	644,272	3,196,292	1,834,264
25-49%	5,079,100	784,568	506,386	624,239	792,098	2,371,810	1,613,541	3,465,560
50-74%	4,756,815	1,054,650	512,950	685,624	884,151	1,619,438	1,940,674	2,816,141
75% or more	3,309,830	425,969	397,588	605,662	640,212	1,240,399	1,113,231	2,196,598
Union presence								
No union employees	14,882,165	3,822,523	2,084,007	2,852,707	2,652,577	3,470,350	7,537,958	7,344,207
Has union employees	1,851,194	82,752	32,419	125,929	379,984	1,230,109	157,382	1,693,812
Unknown	1,442,943	91,839	50,403	53,740	71,502	1,175,459	168,398	1,274,544
Percent low-wage employees								
50% or more low wage	4,577,518	1,222,047	783,937	1,063,461	898,790	609,283	2,622,834	1,954,684
Less than 50% low wage	10,557,814	2,617,396	1,326,463	1,918,263	2,050,401	2,645,290	4,998,269	5,559,545
Unknown	3,040,969	157,671	56,429 *	50,652	154,872	2,621,345	242,635	2,798,334

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. 4(1998) Standard error for number of part-time private-sector employees 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	465,371	108,853	53,032	90,202	142,181	413,965	100,273	436,072
Industry group								
Agric., fish., forest.	35,571	32,188	14,250	8,498	13,855 *	5,314 *	36,531	15,468
Mining	1,062	802	215 *	249 *	192 *	443 *	976	550
Construction	42,078	20,900	8,211	16,970	23,962 *	3,495 *	32,680	26,551
Manufacturing	43,396	22,283	13,980	11,504	14,262	24,008	25,857	31,463
Transp., commu., util.	178,529	9,089 *	13,261 *	28,411	69,157 *	166,070	22,646 *	177,661
Wholesale trade	24,959	9,568	6,331	11,022	11,960	18,712	19,082	23,831
Retail trade	257,792	52,034	43,686	53,232	51,240	271,582	88,271	257,099
Fin., ins., real est.	95,818	16,158	5,763	7,923	10,381	87,940	14,714	90,779
Services	282,185	70,508	48,159	93,730	106,411	261,183	100,697	221,715
Unknown	1,694	1,323	*****	*****	1,322 *	*****	1,323	1,322
Ownership								
For profit, incorporated	434,084	46,963	36,723	83,109	88,332	359,731	91,659	391,072
For profit, unincorporated	124,243	84,847	39,734	29,339	24,707	15,504	110,890	39,232
Nonprofit	215,993	20,842	20,761	43,446	117,188	247,436	35,237	218,005
Unknown	46,181	2,795 *	*****	1,453 *	5,964 *	42,552	3,052 *	45,677
Age of firm								
Less than 5 years	115,048	51,088	50,758	36,792	36,067	11,591	105,644	34,269
5-9 years	61,968	54,948	29,532	44,534	44,282	28,534	64,075	59,780
10-19 years	261,949	51,155	34,291	45,554	39,211	264,211	95,120	279,036
20 or more years	253,899	24,378	29,889	40,050	139,340	208,180	38,056	231,195
Unknown	238,152	1,285 *	1,209 *	6,436	12,819	237,028	1,791 *	238,678
Multi/single status								
2 or more locations	421,501	23,242 *	21,495	36,933	133,986	421,123	23,228	440,316
1 location only	136,187	116,030	57,173	106,556	76,114	30,824	104,171	100,146
Percent full-time employees								
Less than 25%	287,403	92,265	35,361	72,737	79,877	246,560	116,622	237,612
25-49%	261,356	65,673	35,210	17,848	56,136	265,619	54,143	264,882
50-74%	164,628	30,521	21,012	43,489	66,553	163,648	36,362	175,910
75% or more	118,927	35,668	26,042	26,471	39,746	87,543	42,264	105,053
Union presence								
No union employees	293,108	108,871	58,826	95,662	117,090	215,924	111,671	237,941
Has union employees	137,176	20,337	8,273	18,145	53,732	121,717	24,605	131,419
Unknown	189,395	14,679	12,595	7,148	9,409	192,482	21,752	191,794
Percent low-wage employees								
50% or more low wage	187,639	72,691	55,604	90,864	112,196	91,372	114,277	132,579
Less than 50% low wage	333,629	83,717	48,316	83,973	81,784	313,634	106,619	288,921
Unknown	254,346	17,949	15,205 *	11,397	28,647	258,077	23,187	264,710

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. 4. a(1998) Percent of number of part-time private-sector employees 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	18,176,301	22.0%	11.9%	16.7%	17.1%	32.3%	43.3%	56.7%
Industry group								
Agric., fish., forest.	387,014	62.0%	15.1%	12.7%	6.1% *	4.1% *	83.6%	16.4%
Mining	2,879	52.3%	10.7% *	12.6% *	9.0% *	15.4% *	63.0%	37.0% *
Construction	425,493	58.4%	15.4%	15.2%	9.3% *	1.8% *	83.2%	16.8%
Manufacturing	511,518	21.7%	18.0%	22.1%	20.7%	17.5%	52.9%	47.1%
Transp., comm., util.	881,130	8.7% *	7.5% *	13.4%	15.5% *	54.8%	22.5% *	77.5%
Wholesale trade	384,158	31.1%	12.4%	18.5%	21.0%	17.0%	55.0%	45.0%
Retail trade	6,956,064	16.1%	13.0%	16.8%	12.4%	41.6%	38.8%	61.2%
Fin., ins., real est.	899,709	22.9%	4.8%	8.3%	10.6%	53.4%	30.6%	69.4%
Services	7,724,387	24.2%	11.5%	17.8%	22.7%	23.8%	45.7%	54.3%
Unknown	3,950	66.5%	*****	*****	33.5% *	*****	66.5%	33.5% *
Ownership								
For profit, incorporated	11,717,016	15.9%	12.0%	17.5%	15.3%	39.3%	37.5%	62.5%
For profit, unincorporated	2,648,317	55.7%	17.1%	12.5%	11.1%	3.6%	80.7%	19.3%
Nonprofit	3,566,017	18.4%	8.6%	18.3%	28.1%	26.6%	37.1%	62.9%
Unknown	244,950	2.6% *	*****	0.7% *	6.5% *	90.2%	3.2% *	96.8%
Age of firm								
Less than 5 years	2,064,906	44.2%	22.3%	21.9%	9.0%	2.5%	81.5%	18.5%
5-9 years	2,090,978	37.6%	18.3%	22.9%	15.7%	5.5%	69.1%	30.9%
10-19 years	3,699,138	30.4%	14.8%	21.1%	15.2%	18.4%	58.0%	42.0%
20 or more years	8,003,286	14.6%	9.6%	16.2%	23.9%	35.6%	32.3%	67.7%
Unknown	2,317,993	0.1% *	0.1% *	0.9%	5.0%	94.0%	0.3% *	99.7%
Multi/single status								
2 or more locations	8,825,506	0.8% *	2.5%	8.3%	24.1%	64.3%	6.2%	93.8%
1 location only	9,350,795	42.0%	20.8%	24.6%	10.4%	2.2%	78.3%	21.7%
Percent full-time employees								
Less than 25%	5,030,556	34.4%	14.9%	22.2%	15.7%	12.8%	63.5%	36.5%
25-49%	5,079,100	15.4%	10.0%	12.3%	15.6%	46.7%	31.8%	68.2%
50-74%	4,756,815	22.2%	10.8%	14.4%	18.6%	34.0%	40.8%	59.2%
75% or more	3,309,830	12.9%	12.0%	18.3%	19.3%	37.5%	33.6%	66.4%
Union presence								
No union employees	14,882,165	25.7%	14.0%	19.2%	17.8%	23.3%	50.7%	49.3%
Has union employees	1,851,194	4.5%	1.8%	6.8%	20.5%	66.4%	8.5%	91.5%
Unknown	1,442,943	6.4%	3.5%	3.7%	5.0%	81.5%	11.7%	88.3%
Percent low-wage employees								
50% or more low wage	4,577,518	26.7%	17.1%	23.2%	19.6%	13.3%	57.3%	42.7%
Less than 50% low wage	10,557,814	24.8%	12.6%	18.2%	19.4%	25.1%	47.3%	52.7%
Unknown	3,040,969	5.2%	1.9% *	1.7%	5.1%	86.2%	8.0%	92.0%

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](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 4. a(1998) Standard error for percent of number of part-time private-sector employees 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	465,371	0.86%	0.36%	0.68%	0.68%	1.53%	1.04%	1.04%
Industry group								
Agric., fish., forest.	35,571	4.30%	3.28%	2.84%	2.69% *	1.70% *	3.88%	3.88%
Mining	1,062	15.56%	13.69% *	8.53% *	5.89% *	6.82% *	16.06%	14.15% *
Construction	42,078	3.74%	1.41%	3.04%	3.76% *	0.60% *	3.95%	3.95%
Manufacturing	43,396	3.68%	2.13%	2.95%	2.46%	3.14%	3.26%	3.26%
Transp., comm., util.	178,529	3.02% *	3.24% *	2.55%	7.74% *	9.97%	7.54% *	7.54%
Wholesale trade	24,959	2.91%	1.54%	2.60%	3.13%	3.76%	4.46%	4.46%
Retail trade	257,792	1.04%	0.69%	0.89%	0.79%	2.44%	1.64%	1.64%
Fin., ins., real est.	95,818	2.46%	0.74%	1.72%	1.17%	4.79%	3.32%	3.32%
Services	282,185	0.84%	0.65%	1.21%	1.35%	2.40%	1.01%	1.01%
Unknown	1,694	19.40%	*****	*****	12.49% *	*****	19.40%	12.49% *
Ownership								
For profit, incorporated	434,084	0.63%	0.51%	0.76%	0.67%	1.70%	1.13%	1.13%
For profit, unincorporated	124,243	1.84%	1.07%	0.94%	0.82%	0.63%	1.29%	1.29%
Nonprofit	215,993	1.22%	0.71%	1.50%	3.01%	4.40%	2.20%	2.20%
Unknown	46,181	1.32% *	*****	0.52% *	2.11% *	3.00%	1.36% *	1.36%
Age of firm								
Less than 5 years	115,048	2.33%	1.32%	1.61%	1.50%	0.55%	1.42%	1.42%
5-9 years	61,968	2.28%	1.27%	2.28%	2.06%	1.24%	2.58%	2.58%
10-19 years	261,949	2.08%	1.26%	1.30%	1.36%	4.44%	3.67%	3.67%
20 or more years	253,899	0.55%	0.31%	0.77%	1.38%	1.82%	0.82%	0.82%
Unknown	238,152	0.07% *	0.08% *	0.22%	0.76%	0.72%	0.11% *	0.11%
Multi/single status								
2 or more locations	421,501	0.30% *	0.34%	0.71%	1.50%	1.99%	0.56%	0.56%
1 location only	136,187	1.07%	0.77%	1.09%	0.73%	0.32%	0.90%	0.90%
Percent full-time employees								
Less than 25%	287,403	1.84%	0.85%	1.69%	1.56%	3.39%	2.38%	2.38%
25-49%	261,356	1.63%	0.93%	0.69%	1.21%	2.98%	2.04%	2.04%
50-74%	164,628	1.14%	0.63%	1.08%	1.18%	2.38%	1.70%	1.70%
75% or more	118,927	0.82%	0.88%	0.99%	1.25%	1.60%	1.24%	1.24%
Union presence								
No union employees	293,108	0.76%	0.41%	0.83%	0.60%	1.07%	0.76%	0.76%
Has union employees	137,176	0.81%	0.46%	1.05%	2.64%	3.10%	1.13%	1.13%
Unknown	189,395	1.76%	0.91%	0.32%	1.21%	3.52%	2.29%	2.29%
Percent low-wage employees								
50% or more low wage	187,639	1.45%	1.22%	1.75%	2.23%	1.62%	1.83%	1.83%
Less than 50% low wage	333,629	0.97%	0.50%	0.85%	1.00%	2.00%	1.17%	1.17%
Unknown	254,346	0.90%	0.59% *	0.44%	0.94%	1.49%	1.25%	1.25%

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. 4. b(1998) Percent of private-sector part-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	71.3%	30.9%	49.1%	71.6%	94.3%	94.6%	42.7%	93.1%
Industry group								
Agric., fish., forest.	38.8%	18.8%	73.7%	51.6%	87.5%	100.0%	29.5%	86.3%
Mining	60.3%	24.2% *	100.0%	100.0%	100.0%	100.0% *	37.1% *	100.0%
Construction	48.3%	32.2%	60.1%	60.6%	99.7%	100.0%	39.6%	91.4%
Manufacturing	74.2%	21.2%	69.9%	90.2%	94.8%	100.0%	56.0%	94.7%
Transp., commu., util.	85.6%	23.8%	63.9%	69.2%	94.2%	100.0%	49.7%	96.1%
Wholesale trade	73.4%	36.1%	79.3%	81.0%	97.0%	100.0%	53.7%	97.5%
Retail trade	73.0%	23.5%	35.7%	67.8%	93.5%	99.9%	36.6%	96.1%
Fin., ins., real est.	83.5%	35.2%	83.7%	93.4%	98.0%	99.7%	48.5%	98.8%
Services	69.3%	36.7%	53.7%	73.1%	94.4%	83.2%	46.3%	88.7%
Unknown	25.8% *	38.8% *	*****	*****	*****	*****	38.8% *	*****
Ownership								
For profit, incorporated	77.0%	37.3%	53.1%	67.6%	91.2%	98.9%	47.3%	94.8%
For profit, unincorporated	39.2%	20.8%	27.8%	69.5%	97.9%	91.4%	26.2%	93.2%
Nonprofit	74.8%	35.6%	61.8%	85.3%	98.6%	73.7%	54.1%	87.0%
Unknown	95.5%	*****	*****	100.0%	100.0%	98.0%	18.4% *	98.1%
Age of firm								
Less than 5 years	37.3%	18.6%	28.0%	54.7%	95.3%	91.5%	26.1%	87.1%
5-9 years	49.7%	25.8%	40.9%	58.5%	89.0%	93.8%	33.9%	85.2%
10-19 years	56.9%	36.6%	47.5%	66.8%	84.9%	63.5%	44.5%	74.0%
20 or more years	84.7%	38.3%	66.8%	85.2%	98.5%	99.1%	56.8%	98.0%
Unknown	97.6%	*****	74.6% *	75.9%	82.7%	98.7%	52.2% *	97.7%
Multi/single status								
2 or more locations	92.7%	72.8%	60.7%	81.4%	95.8%	94.4%	68.3%	94.3%
1 location only	51.1%	30.1%	47.7%	68.5%	91.0%	99.9%	40.8%	88.4%
Percent full-time employees								
Less than 25%	41.0%	11.9%	22.4%	54.1%	92.7%	55.3%	21.2%	75.5%
25-49%	82.0%	39.3%	54.0%	80.8%	91.6%	99.3%	50.9%	96.6%
50-74%	78.7%	42.7%	63.0%	74.5%	96.0%	99.5%	52.8%	96.6%
75% or more	90.0%	63.0%	75.0%	91.4%	97.0%	99.7%	74.6%	97.8%
Union presence								
No union employees	66.5%	30.6%	48.8%	70.9%	94.9%	91.5%	42.3%	91.3%
Has union employees	95.6%	54.3%	75.2%	92.3%	93.4%	100.0%	66.5%	98.3%
Unknown	89.3%	22.5%	43.7%	65.3%	75.3%	98.4%	35.5%	96.4%
Percent low wage employees								
50% or more low wage	53.6%	19.9%	25.2%	59.3%	90.1%	93.9%	27.7%	88.4%
Less than 50% low wage	73.0%	37.2%	63.7%	78.9%	96.6%	90.2%	51.6%	92.2%
Unknown	92.1%	9.9%	35.9%	56.4%	87.1%	99.2%	20.9%	98.3%

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. 4. b(1998) Standard error for percent of private-sector part-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	1.32%	1.23%	1.69%	1.90%	0.94%	3.29%	1.51%	1.99%
Industry group								
Agric., fish., forest.	6.06%	5.16%	12.37%	12.43%	16.25%	14.91%	5.64%	13.27%
Mining	15.22%	8.04% *	27.89%	29.81%	27.89%	31.62% *	14.15% *	25.82%
Construction	2.93%	4.00%	6.74%	9.20%	0.34%	18.26%	2.96%	6.45%
Manufacturing	4.26%	4.96%	7.59%	3.73%	3.36%	0.00%	5.34%	3.47%
Transp., commu., util.	4.04%	2.56%	8.22%	8.52%	4.30%	0.00%	4.71%	2.73%
Wholesale trade	3.80%	5.75%	7.08%	5.99%	2.15%	0.00%	6.02%	1.58%
Retail trade	1.51%	1.99%	1.99%	2.48%	1.77%	0.13%	1.85%	0.64%
Fin., ins., real est.	1.82%	2.93%	4.95%	3.00%	1.86%	0.34%	3.41%	1.28%
Services	2.21%	1.71%	2.38%	2.91%	1.51%	6.50%	1.73%	3.94%
Unknown	10.97% *	13.29% *	*****	*****	*****	*****	13.29% *	*****
Ownership								
For profit, incorporated	0.96%	2.28%	2.19%	2.55%	1.69%	0.44%	1.85%	0.45%
For profit, unincorporated	2.22%	1.73%	4.39%	6.56%	0.51%	4.14%	2.24%	1.67%
Nonprofit	4.51%	2.15%	4.78%	2.57%	1.17%	9.98%	2.65%	6.55%
Unknown	1.95%	*****	*****	29.81%	14.91%	1.48%	8.45% *	1.43%
Age of firm								
Less than 5 years	2.11%	1.42%	3.89%	5.40%	1.91%	9.02%	1.99%	3.71%
5-9 years	1.60%	1.53%	3.63%	2.62%	3.10%	3.12%	1.51%	1.68%
10-19 years	2.50%	1.82%	4.22%	3.45%	4.50%	12.21%	2.37%	6.28%
20 or more years	0.89%	1.53%	3.04%	1.53%	0.34%	0.64%	2.19%	0.44%
Unknown	0.76%	*****	22.56% *	14.49%	6.35%	0.55%	15.79% *	0.71%
Multi/single status								
2 or more locations	2.35%	7.45%	5.48%	2.62%	0.66%	3.33%	3.66%	2.52%
1 location only	1.14%	1.24%	2.21%	1.92%	2.81%	0.11%	1.66%	1.69%
Percent full-time employees								
Less than 25%	2.68%	1.48%	3.73%	4.23%	2.40%	13.18%	2.55%	6.20%
25-49%	1.04%	1.43%	2.55%	2.28%	3.63%	0.39%	1.25%	0.79%
50-74%	0.89%	1.97%	2.44%	2.10%	1.46%	0.20%	1.01%	0.65%
75% or more	0.84%	3.24%	3.23%	1.28%	0.77%	0.16%	2.06%	0.42%
Union presence								
No union employees	1.41%	1.02%	1.63%	2.15%	1.20%	5.30%	1.45%	2.80%
Has union employees	1.33%	11.47%	12.18%	2.87%	5.47%	0.04%	7.63%	1.29%
Unknown	2.95%	3.56%	11.11%	12.87%	11.53%	1.59%	4.10%	1.67%
Percent low wage employees								
50% or more low wage	1.72%	1.76%	1.47%	4.38%	3.04%	2.68%	2.03%	1.83%
Less than 50% low wage	1.74%	1.39%	2.20%	2.37%	0.85%	5.06%	1.58%	3.07%
Unknown	1.19%	2.57%	10.11%	10.18%	4.28%	0.34%	4.48%	0.35%

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. 4. b. (1)(1998) Percent of private-sector part-time employees eligible for health insurance 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	29.2%	27.8%	23.5%	19.8%	26.4%	35.6%	23.7%	31.1%
Industry group								
Agric., fish., forest.	29.8%	27.3%	50.2%	12.2% *	1.6% *	47.1% *	38.1%	15.5% *
Mining	48.7%	100.0% *	21.6% *	98.7%	21.5% *	*****	64.1% *	38.9% *
Construction	30.8%	33.5%	33.1%	33.6%	23.6% *	13.4% *	32.9%	26.3% *
Manufacturing	28.5%	31.4%	36.9%	17.6%	23.3%	39.9%	27.4%	29.3%
Transp., comm., util.	55.4%	44.3%	27.2% *	30.6%	65.4%	59.9%	26.1% *	59.8%
Wholesale trade	21.0%	40.2%	21.0% *	22.2%	12.6% *	17.3% *	31.6%	13.8%
Retail trade	22.5%	23.3%	17.5%	16.8%	19.1%	25.5%	19.1%	23.3%
Fin., ins., real est.	57.4%	45.2%	21.1%	21.1%	37.5%	71.2%	34.9%	62.3%
Services	28.2%	25.8%	22.6%	20.9%	27.5%	36.6%	22.8%	30.6%
Ownership								
For profit, incorporated	28.8%	29.3%	24.3%	21.5%	22.4%	33.9%	25.4%	29.8%
For profit, unincorporated	26.7%	30.3%	21.6%	16.1% *	27.5%	47.3%	24.0%	29.9%
Nonprofit	31.5%	20.3%	21.6%	17.0%	32.6%	47.9%	18.2%	36.4%
Unknown	28.6%	*****	*****	73.6% *	30.3% *	28.1%	70.0% *	28.3%
Age of firm								
Less than 5 years	26.7%	32.5%	23.6%	16.8%	31.1%	49.1%	24.7%	29.2%
5-9 years	21.1%	31.6%	23.8%	14.3%	17.9% *	24.0% *	25.4%	17.4%
10-19 years	21.6%	24.8%	24.9%	17.4%	22.7%	20.6%	21.2%	22.0%
20 or more years	29.2%	27.1%	22.4%	22.6%	28.8%	33.6%	24.3%	30.5%
Unknown	40.5%	*****	100.0%	48.3%	14.5%	41.6%	43.0% *	40.5%
Multi/single status								
2 or more locations	32.1%	11.7% *	28.3%	24.2%	26.5%	35.4%	24.5%	32.5%
1 location only	24.1%	28.5%	22.8%	18.1%	26.0%	42.0%	23.6%	25.0%
Percent full-time employees								
Less than 25%	22.8%	30.8%	10.4% *	16.3% *	23.2%	34.2%	17.0%	25.6%
25-49%	25.2%	18.0%	16.8%	15.7%	19.5%	30.9%	17.2%	27.2%
50-74%	32.0%	27.2%	27.9%	19.9%	32.0%	38.0%	26.3%	34.2%
75% or more	35.5%	37.9%	32.3%	27.3%	30.4%	41.9%	32.2%	36.7%
Union presence								
No union employees	26.4%	27.5%	23.5%	18.7%	22.6%	35.0%	23.3%	27.9%
Has union employees	37.3%	23.9% *	32.5% *	39.4%	54.2%	32.9%	29.4%	37.8%
Unknown	38.8%	55.9%	14.5% *	21.1% *	21.0% *	40.3%	32.1%	39.1%
Percent low wage employees								
50% or more low wage	15.5%	16.8%	18.5%	13.3%	13.3%	19.5%	15.5%	15.5%
Less than 50% low wage	30.8%	30.2%	24.8%	22.6%	31.7%	37.8%	25.9%	33.4%
Unknown	36.4%	52.0% *	19.9% *	16.8% *	26.8%	37.2%	29.4% *	36.5%

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. 4. b. (1) (1998) Standard error for percent of private-sector part-time employees eligible for health insurance 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	1.04%	1.64%	1.74%	1.70%	1.55%	2.12%	1.29%	1.36%
Industry group								
Agric., fish., forest.	6.21%	7.63%	12.04%	9.99% *	10.39% *	14.90% *	6.50%	10.62% *
Mining	14.12%	31.62% *	10.72% *	29.43%	6.86% *	*****	19.49% *	12.46% *
Construction	4.68%	7.84%	6.22%	8.34%	12.21% *	10.37% *	4.27%	8.76% *
Manufacturing	2.84%	5.20%	7.60%	3.64%	4.26%	4.49%	3.35%	2.87%
Transp., comm., util.	8.08%	9.71%	9.35% *	7.35%	14.63%	10.09%	8.05% *	8.89%
Wholesale trade	2.78%	4.48%	6.99% *	4.19%	8.24% *	8.70% *	2.91%	3.56%
Retail trade	1.60%	1.94%	1.96%	2.11%	3.07%	3.06%	1.57%	2.29%
Fin., ins., real est.	3.01%	5.69%	3.97%	4.16%	5.05%	3.63%	3.58%	3.52%
Services	1.25%	2.66%	1.97%	1.64%	3.04%	2.12%	1.34%	1.64%
Ownership								
For profit, incorporated	1.37%	2.09%	2.39%	1.87%	2.66%	2.49%	1.60%	1.78%
For profit, unincorporated	2.29%	3.56%	3.72%	5.50% *	3.87%	7.16%	1.85%	3.12%
Nonprofit	1.51%	2.48%	3.60%	1.56%	3.32%	2.84%	1.37%	2.15%
Unknown	5.88%	*****	*****	22.11% *	11.35% *	5.76%	22.14% *	5.83%
Age of firm								
Less than 5 years	3.78%	5.94%	2.57%	3.26%	8.57%	10.68%	3.00%	6.31%
5-9 years	2.48%	3.36%	3.44%	2.30%	7.00% *	8.89% *	1.72%	3.89%
10-19 years	1.84%	2.43%	2.66%	2.73%	5.23%	5.00%	1.96%	2.40%
20 or more years	1.27%	2.01%	3.07%	2.43%	1.91%	2.78%	1.53%	1.66%
Unknown	3.51%	*****	29.81%	14.42%	3.15%	3.76%	13.90% *	3.53%
Multi/single status								
2 or more locations	1.43%	8.12% *	4.25%	3.58%	1.39%	2.27%	3.59%	1.55%
1 location only	1.33%	1.83%	1.52%	1.34%	2.97%	9.68%	1.32%	1.76%
Percent full-time employees								
Less than 25%	3.18%	6.09%	7.50% *	5.17% *	5.97%	5.78%	2.92%	3.68%
25-49%	3.06%	2.11%	3.13%	2.13%	2.23%	4.57%	1.80%	3.57%
50-74%	1.85%	2.82%	2.65%	2.64%	4.51%	2.52%	2.21%	2.20%
75% or more	1.20%	3.03%	2.78%	2.62%	2.11%	2.87%	1.85%	1.82%
Union presence								
No union employees	0.47%	1.74%	1.60%	1.43%	1.57%	2.10%	1.31%	0.67%
Has union employees	3.92%	7.68% *	11.71% *	7.86%	9.00%	3.02%	5.07%	4.09%
Unknown	5.92%	14.17%	13.60% *	8.56% *	6.75% *	6.52%	5.64%	6.23%
Percent low wage employees								
50% or more low wage	1.56%	2.78%	4.63%	1.56%	3.84%	2.92%	2.59%	1.99%
Less than 50% low wage	1.56%	2.39%	1.72%	1.94%	2.91%	2.04%	1.45%	1.79%
Unknown	3.19%	15.97% *	15.76% *	10.17% *	5.69%	3.37%	12.25% *	3.17%

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. 4. b. (1). (a) (1998) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance 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	61.3%	57.6%	47.0%	44.0%	55.1%	70.0%	49.4%	64.5%
Industry group								
Agric., fish., forest.	53.7%	79.8%	24.0% *	92.8%	61.9% *	79.6%	47.5%	80.4%
Mining	83.3%	100.0% *	100.0% *	60.5% *	100.0% *	*****	100.0%	65.9% *
Construction	56.3%	60.3%	43.7%	47.5%	71.2%	91.5%	50.0%	73.3%
Manufacturing	49.4%	40.7%	41.9%	44.6%	54.9%	55.1%	42.3%	53.8%
Transp., commu., util.	87.6%	78.6%	73.7%	44.4%	84.8%	92.9%	71.8%	88.6%
Wholesale trade	58.1%	59.5%	76.9%	18.3% *	86.7%	62.8%	49.1%	71.9%
Retail trade	53.7%	52.1%	57.0%	37.2%	30.9%	61.3%	48.4%	54.7%
Fin., ins., real est.	67.6%	66.3%	50.9%	65.1%	62.6%	68.7%	63.4%	68.1%
Services	59.5%	55.3%	42.4%	47.3%	56.3%	71.2%	47.5%	63.4%
Ownership								
For profit, incorporated	61.8%	56.8%	47.9%	41.9%	54.6%	69.6%	48.0%	65.3%
For profit, unincorporated	47.2%	52.2%	30.9% *	43.1%	43.8%	56.8%	46.2%	48.1%
Nonprofit	63.6%	71.2%	53.4%	51.0%	58.6%	72.1%	58.5%	64.5%
Unknown	73.2%	*****	*****	40.1% *	52.2%	75.6%	28.6% *	73.9%
Age of firm								
Less than 5 years	50.6%	49.1%	39.6%	47.9%	43.9%	89.8%	43.3%	58.8%
5-9 years	41.8%	58.0%	45.0%	30.9%	21.4% *	54.8%	48.2%	33.4%
10-19 years	48.7%	55.6%	51.0%	47.9%	36.8%	54.2%	51.7%	46.3%
20 or more years	59.1%	62.8%	46.6%	44.5%	63.0%	61.7%	50.2%	61.0%
Unknown	79.5%	*****	100.0%	27.1% *	62.0%	80.2%	93.5%	79.5%
Multi/single status								
2 or more locations	66.4%	46.2% *	61.5%	52.8%	58.1%	69.9%	56.0%	66.7%
1 location only	49.9%	57.8%	44.3%	39.6%	48.3%	71.0%	48.6%	51.9%
Percent full-time employees								
Less than 25%	47.6%	63.4%	37.2% *	36.3%	42.0%	57.6%	45.7%	48.2%
25-49%	65.9%	48.1%	51.5%	40.9%	57.4%	72.6%	48.0%	68.7%
50-74%	62.2%	62.3%	44.4%	45.4%	59.6%	68.7%	52.9%	64.8%
75% or more	61.9%	53.3%	49.0%	49.7%	58.8%	70.7%	48.2%	66.6%
Union presence								
No union employees	53.9%	56.1%	46.5%	39.6%	47.0%	63.2%	47.8%	56.3%
Has union employees	71.6%	78.2%	61.8%	79.1%	79.4%	67.1%	75.9%	71.4%
Unknown	86.8%	79.2%	48.0% *	53.7%	54.3%	88.6%	69.6%	87.5%
Percent low wage employees								
50% or more low wage	42.7%	59.3%	44.7%	35.7%	31.6%	52.0%	44.1%	42.1%
Less than 50% low wage	57.5%	56.6%	47.5%	45.5%	59.1%	63.5%	49.9%	60.4%
Unknown	77.2%	83.6%	40.7% *	80.2%	57.4%	78.1%	68.7%	77.4%

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. 4. b. (1). (a) (1998) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance 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	1.46%	1.48%	2.92%	2.43%	3.15%	1.80%	1.41%	1.45%
Industry group								
Agric., fish., forest.	8.36%	8.67%	10.36% *	26.24%	19.97% *	20.58%	11.09%	17.38%
Mining	22.48%	31.62% *	31.62% *	19.59% *	31.62% *	*****	29.81%	20.35% *
Construction	5.90%	8.40%	11.56%	12.40%	12.84%	24.27%	6.69%	10.83%
Manufacturing	4.11%	12.13%	11.84%	7.35%	6.18%	6.76%	6.24%	4.24%
Transp., commu., util.	6.37%	11.64%	16.07%	10.89%	21.33%	11.14%	9.27%	7.67%
Wholesale trade	7.02%	9.99%	14.53%	13.20% *	20.04%	5.47%	7.18%	7.57%
Retail trade	2.40%	7.16%	7.80%	5.92%	5.34%	2.52%	5.34%	2.75%
Fin., ins., real est.	1.81%	5.06%	13.32%	6.70%	7.49%	1.80%	3.52%	1.84%
Services	1.44%	2.53%	4.85%	4.09%	3.21%	2.04%	2.30%	1.51%
Ownership								
For profit, incorporated	2.11%	2.22%	3.59%	2.32%	6.47%	2.11%	1.97%	2.04%
For profit, unincorporated	3.18%	3.63%	11.46% *	6.10%	10.34%	9.17%	3.60%	5.71%
Nonprofit	1.91%	5.93%	4.49%	4.92%	4.77%	2.76%	3.08%	1.98%
Unknown	6.38%	*****	*****	13.58% *	15.16%	6.59%	9.04% *	6.30%
Age of firm								
Less than 5 years	4.48%	6.65%	6.27%	10.75%	8.30%	15.67%	3.83%	8.73%
5-9 years	4.57%	5.97%	4.76%	7.21%	10.06% *	8.30%	4.47%	5.80%
10-19 years	2.95%	4.49%	4.26%	5.43%	8.25%	7.02%	3.72%	4.76%
20 or more years	1.99%	3.48%	6.00%	4.78%	3.00%	2.27%	2.61%	2.35%
Unknown	2.12%	*****	29.81%	13.30% *	10.67%	2.32%	26.50%	2.14%
Multi/single status								
2 or more locations	1.71%	15.36% *	8.38%	4.59%	4.44%	1.85%	3.94%	1.66%
1 location only	0.92%	1.58%	3.07%	2.13%	5.76%	8.35%	1.33%	3.01%
Percent full-time employees								
Less than 25%	3.77%	6.63%	11.53% *	9.22%	8.69%	6.62%	4.50%	4.76%
25-49%	3.12%	5.50%	11.40%	6.99%	7.95%	4.10%	4.54%	3.27%
50-74%	1.71%	4.58%	6.54%	5.12%	6.69%	1.19%	2.70%	2.05%
75% or more	2.51%	5.32%	2.23%	3.41%	4.14%	3.51%	2.27%	2.84%
Union presence								
No union employees	1.49%	1.58%	3.01%	2.45%	3.59%	1.90%	1.44%	1.90%
Has union employees	3.14%	18.82%	14.99%	7.77%	5.79%	3.25%	12.15%	3.16%
Unknown	2.29%	18.06%	15.96% *	14.43%	12.54%	2.68%	12.37%	2.21%
Percent low wage employees								
50% or more low wage	2.88%	8.24%	8.47%	8.02%	8.30%	5.57%	7.23%	3.40%
Less than 50% low wage	1.57%	1.47%	4.00%	3.54%	2.96%	1.22%	1.44%	1.94%
Unknown	2.46%	25.04%	14.41% *	12.33%	8.83%	2.57%	14.53%	2.48%

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. 4. b. (2) (1998) Percent of private-sector part-time employees that are enrolled in health insurance 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	17.9%	16.0%	11.0%	8.7%	14.5%	24.9%	11.7%	20.0%
Industry group								
Agric., fish., forest.	16.0%	21.8% *	12.1% *	11.3% *	1.0% *	37.5% *	18.1%	12.5% *
Mining	40.5% *	100.0% *	21.6% *	59.7% *	21.5% *	*****	64.1% *	25.6% *
Construction	17.3%	20.2%	14.4%	15.9% *	16.8% *	12.2% *	16.4%	19.3% *
Manufacturing	14.1%	12.8% *	15.5%	7.8% *	12.8% *	22.0%	11.6%	15.8%
Transp., comm., util.	48.5%	34.8%	20.0% *	13.6% *	55.4%	55.6%	18.8% *	53.0%
Wholesale trade	12.2%	23.9%	16.1% *	4.1% *	10.9% *	10.9% *	15.5%	9.9% *
Retail trade	12.1%	12.1%	10.0%	6.3%	5.9%	15.6%	9.2%	12.7%
Fin., ins., real est.	38.8%	30.0%	10.7%	13.7%	23.5%	48.9%	22.1%	42.4%
Services	16.8%	14.3%	9.6%	9.9%	15.5%	26.0%	10.9%	19.4%
Ownership								
For profit, incorporated	17.8%	16.6%	11.6%	9.0%	12.2%	23.6%	12.2%	19.4%
For profit, unincorporated	12.6%	15.8%	6.7% *	6.9% *	12.0%	26.8%	11.1%	14.4%
Nonprofit	20.0%	14.4%	11.5%	8.7%	19.1%	34.5%	10.6%	23.4%
Unknown	20.9%	*****	*****	29.5% *	15.8% *	21.2%	20.0% *	20.9%
Age of firm								
Less than 5 years	13.5%	16.0%	9.4%	8.1% *	13.6% *	44.0%	10.7%	17.2% *
5-9 years	8.8%	18.4%	10.7%	4.4%	3.8% *	13.2% *	12.2%	5.8%
10-19 years	10.5%	13.8%	12.7%	8.4%	8.3%	11.2%	10.9%	10.2%
20 or more years	17.3%	17.0%	10.5%	10.1%	18.1%	20.8%	12.2%	18.6%
Unknown	32.2%	*****	100.0%	13.1% *	9.0%	33.4%	40.3% *	32.2%
Multi/single status								
2 or more locations	21.3%	5.4% *	17.4%	12.8%	15.4%	24.7%	13.7%	21.7%
1 location only	12.0%	16.5%	10.1%	7.2%	12.6%	29.8%	11.4%	13.0%
Percent full-time employees								
Less than 25%	10.8%	19.5%	3.9% *	5.9% *	9.7% *	19.7%	7.8%	12.3%
25-49%	16.6%	8.7%	8.6%	6.4%	11.2%	22.4%	8.3%	18.7%
50-74%	19.9%	16.9%	12.4%	9.0%	19.1%	26.1%	13.9%	22.2%
75% or more	22.0%	20.2%	15.8%	13.6%	17.9%	29.7%	15.5%	24.5%
Union presence								
No union employees	14.2%	15.4%	10.9%	7.4%	10.6%	22.1%	11.1%	15.7%
Has union employees	26.8%	18.7% *	20.1% *	31.2%	43.0%	22.1%	22.3%	27.0%
Unknown	33.7%	44.2% *	7.0% *	11.3% *	11.4%	35.7%	22.3%	34.2%
Percent low wage employees								
50% or more low wage	6.6%	10.0%	8.2%	4.8%	4.2% *	10.2%	6.8%	6.6%
Less than 50% low wage	17.7%	17.1%	11.8%	10.3%	18.7%	24.0%	12.9%	20.2%
Unknown	28.1%	43.4% *	8.1% *	13.5% *	15.4%	29.0%	20.2% *	28.3%

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. 4. b. (2) (1998) Standard error for percent of private-sector part-time employees that are enrolled in health insurance 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	0.88%	0.97%	1.15%	0.68%	1.20%	1.77%	0.61%	1.06%
Industry group								
Agric., fish., forest.	3.75%	7.66% *	5.73% *	9.89% *	0.32% *	11.93% *	5.38%	8.49% *
Mining	13.23% *	31.62% *	10.72% *	19.32% *	6.86% *	*****	19.49% *	9.41% *
Construction	2.92%	4.59%	3.19%	5.92% *	10.53% *	10.17% *	2.55%	8.15% *
Manufacturing	1.39%	5.05% *	4.36%	2.59% *	2.96%	2.56%	2.03%	1.74%
Transp., commu., util.	8.53%	9.83%	7.94% *	4.24% *	15.46%	10.48%	5.90% *	9.24%
Wholesale trade	2.43%	5.17%	5.43% *	1.26% *	8.21% *	5.41% *	3.21%	3.16% *
Retail trade	0.82%	1.59%	1.45%	1.34%	1.00%	1.60%	1.15%	1.04%
Fin., ins., real est.	2.41%	5.05%	3.20%	3.63%	2.71%	3.06%	3.08%	2.51%
Services	0.93%	1.72%	1.55%	1.16%	2.12%	1.54%	0.86%	1.30%
Ownership								
For profit, incorporated	1.35%	1.09%	1.42%	0.79%	3.01%	2.12%	0.82%	1.61%
For profit, unincorporated	1.21%	1.87%	2.38% *	2.52% *	2.83%	5.55%	1.01%	2.03%
Nonprofit	1.16%	1.15%	1.81%	1.48%	2.27%	1.48%	0.61%	1.53%
Unknown	4.85%	*****	*****	11.56% *	10.40% *	5.50%	6.32% *	4.85%
Age of firm								
Less than 5 years	2.36%	1.49%	2.55%	2.90% *	5.50% *	11.82%	1.69%	5.30% *
5-9 years	0.98%	3.18%	2.07%	1.10%	1.57% *	4.45% *	1.15%	1.53%
10-19 years	1.14%	2.48%	1.85%	2.31%	1.83%	2.99%	1.73%	1.62%
20 or more years	1.04%	1.50%	1.89%	1.46%	1.60%	1.56%	0.74%	1.25%
Unknown	3.28%	*****	29.81%	10.81% *	2.43%	3.57%	13.22% *	3.30%
Multi/single status								
2 or more locations	1.21%	3.65% *	2.61%	1.99%	1.30%	1.84%	2.51%	1.24%
1 location only	0.71%	0.92%	1.04%	0.65%	1.80%	8.29%	0.53%	1.39%
Percent full-time employees								
Less than 25%	1.68%	4.24%	2.56% *	2.11% *	3.70% *	5.16%	1.31%	2.01%
25-49%	2.55%	1.36%	2.43%	0.88%	2.34%	3.94%	1.34%	3.02%
50-74%	1.75%	1.96%	2.10%	1.40%	4.55%	1.71%	1.35%	2.05%
75% or more	1.38%	2.23%	1.44%	2.10%	2.30%	2.54%	1.15%	1.94%
Union presence								
No union employees	0.47%	1.02%	1.16%	0.57%	1.23%	1.18%	0.60%	0.61%
Has union employees	3.74%	6.42% *	10.06% *	6.22%	8.32%	2.32%	5.91%	3.79%
Unknown	5.48%	14.46% *	13.99% *	4.87% *	2.87%	5.96%	5.59%	5.71%
Percent low wage employees								
50% or more low wage	0.71%	2.06%	1.91%	1.16%	1.43% *	1.57%	1.16%	0.86%
Less than 50% low wage	1.17%	1.17%	1.11%	0.97%	2.40%	1.55%	0.73%	1.45%
Unknown	2.99%	15.22% *	13.92% *	4.89% *	3.76%	3.13%	7.89% *	2.97%

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.