

Table I. D. 3. c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.7%	23.0%	20.7%	34.5%	25.4%	17.9%	25.3%	19.7%
Industry group								
Agric., fish., forest.	16.7% *						18.2% *	13.4%
Mining	13.3%						1.1% *	14.0%
Construction	19.6%						18.9% *	21.1%
Manufacturing	15.3%						29.0%	14.7%
Transp., commu., util.	15.0%						19.2% *	14.8%
Wholesale trade	22.4%						31.0% *	22.3%
Retail trade	29.9%						31.5%	29.4%
Fin., ins., real est.	25.2%						17.4%	26.6%
Services	28.3%						27.7%	28.7%
			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
Ownership								
For profit, incorporated	20.1%						25.2%	19.2%
For profit, unincorporated	23.8%						23.5%	24.0%
Nonprofit	23.6%						26.8%	21.8%
Unknown	24.3%						*****	24.3%
Age of firm								
Less than 5 years	17.5%						16.7% *	18.7% *
5-9 years	24.0%						21.4%	26.5%
10-19 years	25.0%						23.1%	27.4%
20 or more years	19.5%						28.5%	17.3%
Unknown	21.5%						21.1% *	21.5%
Multi/single status								
2 or more locations	19.6%						37.2%	19.1%
1 location only	24.9%						23.4%	29.8%
Percent full-time employees								
Less than 25%	16.1%						13.7% *	17.8% *
25-49%	20.5%						24.6%	20.0%
50-74%	26.3%						22.6%	27.8%
75% or more	20.3%						25.8%	19.2%
Union presence								
No union employees	26.3%						27.7%	25.7%
Has union employees	12.6%						6.6% *	13.0%
Unknown	19.3%						28.7%	19.1%
Percent low wage employees								
50% or more low wage	27.1%						28.2%	26.2%
Less than 50% low wage	22.0%						24.8%	20.7%
Unknown	18.9%						36.7%	18.7%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

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

Table I. D. 3. c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	3.80%	4.11%	4.15%	1.48%	1.15%	3.01%	0.90%
Industry group								
Agric., fish., forest.	5.64% *						6.24% *	3.89%
Mining	2.59%						2.87% *	2.77%
Construction	4.67%						6.18% *	5.83%
Manufacturing	1.19%						6.46%	1.06%
Transp., commu., util.	2.11%						6.71% *	2.47%
Wholesale trade	2.65%						6.97% *	2.28%
Retail trade	2.11%						3.06%	1.99%
Fin., ins., real est.	1.73%						5.10%	1.59%
Services	2.63%						5.25%	2.60%
Ownership								
For profit, incorporated	0.89%						2.14%	0.91%
For profit, unincorporated	2.64%						3.67%	3.72%
Nonprofit	4.00%						7.01%	2.66%
Unknown	3.11%						*****	3.11%
Age of firm								
Less than 5 years	4.87%						5.79% *	6.42% *
5-9 years	3.66%						3.93%	5.53%
10-19 years	2.38%						3.46%	2.36%
20 or more years	1.71%						4.48%	1.48%
Unknown	0.80%						8.17% *	0.87%
Multi/single status								
2 or more locations	1.11%						5.47%	0.96%
1 location only	2.40%						2.86%	2.76%
Percent full-time employees								
Less than 25%	4.62%						6.10% *	5.72% *
25-49%	2.96%						5.89%	4.43%
50-74%	1.77%						3.88%	1.42%
75% or more	1.06%						3.97%	1.06%
Union presence								
No union employees	1.11%						3.73%	0.92%
Has union employees	1.07%						3.22% *	1.07%
Unknown	2.23%						8.39%	2.41%
Percent low wage employees								
50% or more low wage	2.82%						5.72%	3.57%
Less than 50% low wage	1.68%						3.30%	1.16%
Unknown	1.10%						8.24%	1.10%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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