Table I.A.1(1999) Number of private-sector establishments by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,185,060	3,695,148	768,496	515,011	385,632	820,774	4,779,856	1,405,204
Industry group								
Agric., fish., forest.	325,426	281,117	25,706	11,215	2,849	4,539 *	313,315	12,111
Mining	14,995	6,316	2,102 *	1,329 *	1,482 *	3,765	9,135	5,859
Construction	585,401	442,795	90,087	41,645	8,570	2,305	561,678	23,723
Manufacturing	316,933	124,656	62,774	54,705	34,012	40,787	220,567	96,367
Transp., commu., util.	225,561	110,385	21,066	18,724	17,581	57,805	142,348	83,214
Wholesale trade	408,975	209,653	60,329	43,975	35,616	59,401	296,948	112,027
Retail trade	1,379,871	629,146	184,203	130,070	102,616	333,836	893,782	486,089
Fin., ins., real est.	552,801	292,505	35,121	36,518	40,175	148,481	349,245	203,556
Services	2,369,751	1,594,727	285,673	176,830	142,665	169,855	1,987,557	382,193
Unknown	5,346	3,847	1,434 *	*****	65 *	*****	5,281	65 *
Ownership								
For profit, incorporated	3,903,713	1,972,880	567,360	393,698	272,671	697,103	2,787,574	1,116,139
For profit, unincorporated	1,482,912	1,270,122	117,802	45,769	24,436	24,783	1,415,834	67,077
Nonprofit	612,858	363,649	80,074	71,591	75,056	22,488	482,855	130,003
Unknown	185,579	88,497	3,260	3,952 *	13,469	76,400	93,593	91,985
Age of firm								
Less than 5 years	1,031,838	845,654	110,354	48,794	17,609	9,428	988,831	43,007
5-9 years	978,195	744,677	132,315	65,932	25,064	10,206	922,227	55,968
10-19 years	1,454,951	994,268	221,943	137,832	66,835	34,074	1,305,403	149,548
20 or more years	2,112,297	1,099,401	297,071	248,205	222,820	244,799	1,539,522	572,775
Unknown	607,779	11,147	6,813	14,248	53,305	522,266	23,873	583,906
Multi/single status								
2 or more locations	1,514,286	45,582	95,565	213,591	339,674	819,874	243,948	1,270,337
1 location only	4,670,774	3,649,565	672,931	301,420	45,958	900	4,535,907	134,867
Percent full-time employees								
Less than 25%	692,745	530,039	63,621	36,290	25,482	37,314	618,773	73,972
25-49%	472,548	210,508	68,034	50,455	37,708	105,843	306,749	165,799
50-74%	908,464	551,714	118,998	67,091	58,260	112,401	712,653	195,811
75% or more	4,111,304	2,402,888	517,843	361,174	264,183	565,216	3,141,681	969,623
Union presence								
No union employees	5,588,505	3,500,580	721,275	473,540	343,527	549,583	4,511,937	1,076,569
Has union employees	275,866	65,155	28,060	26,811	28,068	127,773	110,030	165,836
Unknown	320,689	129,413	19,161	14,660	14,037	143,418	157,889	162,800
Percent low-wage employees								
50% or more low wage	729,337	497,390	87,225	57,789	45,361	41,572	618,843	110,494
Less than 50% low wage	4,565,886	2,974,712	650,354	431,766	286,445	222,608	3,891,794	674,091
Unknown	889,838	223,045	30,917	25,456	53,826	556,593	269,218	620,619

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Totals may not sum exactly because of rounding.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.1(1999) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36,988	31,163	12,622	10,917	5,842	17,592	34,596	22,424
Industry group								
Agric., fish., forest.	9,978	7,932	3,925	2,167	801	1,425 *	9,827	2,093
Mining	2,284	1,234	928 *	546 *	455 *	1,311	1,884	1,224
Construction	15,334	12,492	5,313	2,847	1,151	598	14,896	1,693
Manufacturing	9,379	6,243	3,876	3,018	1,407	2,856	8,348	3,560
Transp., commu., util.	4,697	5,527	2,144	938	2,253	4,656	6,826	4,404
Wholesale trade	17,585	9,184	7,342	3,433	3,286	3,406	14,304	5,105
Retail trade	16,190	16,907	10,712	3,789	4,299	12,601	14,748	13,238
Fin., ins., real est.	17,008	10,158	3,719	5,284	2,598	8,449	12,174	10,748
Services	19,774	20,398	5,933	4,683	3,544	6,268	19,383	5,123
Unknown	1,635	1,348	1,434 *	*****	65 *	*****	1,627	65 *
Ownership								
For profit, incorporated	37,240	31,364	11,719	10,441	6,170	15,887	35,277	17,608
For profit, unincorporated	19,910	19,710	6,394	4,091	2,132	3,456	20,333	4,024
Nonprofit	12,421	8,401	4,333	3,455	3,548	1,437	11,477	3,158
Unknown	12,233	6,645	956	1,012 *	1,992	8,011	6,907	8,657
Age of firm								
Less than 5 years	30,940	29,082	5,684	3,137	2,961	1,559	29,117	4,140
5-9 years	12,727	14,312	8,047	3,809	1,324	1,043	13,142	2,639
10-19 years	26,644	15,835	4,437	6,160	4,686	3,285	23,571	6,049
20 or more years	16,126	16,435	5,478	7,200	4,543	8,105	16,521	9,716
Unknown	15,450	2,294	1,330	1,797	3,254	16,088	3,086	15,842
Multi/single status								
2 or more locations	20,961	3,790	5,177	5,667	6,337	17,589	6,748	20,993
1 location only	33,714	31,206	11,852	9,149	1,683	99	33,441	3,706
Percent full-time employees								
Less than 25%	10,759	13,147	3,518	2,947	1,753	4,505	10,439	6,414
25-49%	14,768	8,412	4,310	4,491	2,269	8,402	10,341	8,589
50-74%	18,704	21,373	5,584	2,700	3,399	9,103	18,399	8,729
75% or more	38,975	31,478	12,972	7,989	6,864	10,477	33,907	18,194
Union presence								
No union employees	33,453	31,361	13,058	10,504	6,391	15,860	36,376	21,661
Has union employees	12,673	6,333	1,961	2,782	1,735	9,594	8,683	10,119
Unknown	9,699	7,807	2,702	1,067	2,351	5,834	6,841	7,274
Percent low-wage employees								
50% or more low wage	15,226	11,502	3,430	5,387	3,101	5,135	12,402	6,059
Less than 50% low wage	38,525	29,251	13,406	7,888	7,251	4,172	33,814	11,825
Unknown	13,701	7,027	2,533	2,199	3,840	17,192	8,389	15,663

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.1.a(1999) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,185,060	59.7%	12.4%	8.3%	6.2%	13.3%	77.3%	22.7%
Industry group								
Agric., fish., forest.	325,426	86.4%	7.9%	3.4%	0.9%	1.4% *	96.3%	3.7%
Mining	14,995	42.1%	14.0% *	8.9% *	9.9% *	25.1%	60.9%	39.1%
Construction	585,401	75.6%	15.4%	7.1%	1.5%	0.4%	95.9%	4.1%
Manufacturing	316,933	39.3%	19.8%	17.3%	10.7%	12.9%	69.6%	30.4%
Transp., commu., util.	225,561	48.9%	9.3%	8.3%	7.8%	25.6%	63.1%	36.9%
Wholesale trade	408,975	51.3%	14.8%	10.8%	8.7%	14.5%	72.6%	27.4%
Retail trade	1,379,871	45.6%	13.3%	9.4%	7.4%	24.2%	64.8%	35.2%
Fin., ins., real est.	552,801	52.9%	6.4%	6.6%	7.3%	26.9%	63.2%	36.8%
Services	2,369,751	67.3%	12.1%	7.5%	6.0%	7.2%	83.9%	16.1%
Unknown	5,346	72.0%	26.8% *	*****	1.2% *	*****	98.8%	1.2% *
Ownership								
For profit, incorporated	3,903,713	50.5%	14.5%	10.1%	7.0%	17.9%	71.4%	28.6%
For profit, unincorporated	1,482,912	85.7%	7.9%	3.1%	1.6%	1.7%	95.5%	4.5%
Nonprofit	612,858	59.3%	13.1%	11.7%	12.2%	3.7%	78.8%	21.2%
Unknown	185,579	47.7%	1.8%	2.1% *	7.3%	41.2%	50.4%	49.6%
Age of firm								
Less than 5 years	1,031,838	82.0%	10.7%	4.7%	1.7%	0.9%	95.8%	4.2%
5-9 years	978,195	76.1%	13.5%	6.7%	2.6%	1.0%	94.3%	5.7%
10-19 years	1,454,951	68.3%	15.3%	9.5%	4.6%	2.3%	89.7%	10.3%
20 or more years	2,112,297	52.0%	14.1%	11.8%	10.5%	11.6%	72.9%	27.1%
Unknown	607,779	1.8%	1.1%	2.3%	8.8%	85.9%	3.9%	96.1%
Multi/single status								
2 or more locations	1,514,286	3.0%	6.3%	14.1%	22.4%	54.1%	16.1%	83.9%
1 location only	4,670,774	78.1%	14.4%	6.5%	1.0%	0.0%	97.1%	2.9%
Percent full-time employees								
Less than 25%	692,745	76.5%	9.2%	5.2%	3.7%	5.4%	89.3%	10.7%
25-49%	472,548	44.5%	14.4%	10.7%	8.0%	22.4%	64.9%	35.1%
50-74%	908,464	60.7%	13.1%	7.4%	6.4%	12.4%	78.4%	21.6%
75% or more	4,111,304	58.4%	12.6%	8.8%	6.4%	13.7%	76.4%	23.6%
Union presence								
No union employees	5,588,505	62.6%	12.9%	8.5%	6.1%	9.8%	80.7%	19.3%
Has union employees	275,866	23.6%	10.2%	9.7%	10.2%	46.3%	39.9%	60.1%
Unknown	320,689	40.4%	6.0%	4.6%	4.4%	44.7%	49.2%	50.8%
Percent low-wage employees								
50% or more low wage	729,337	68.2%	12.0%	7.9%	6.2%	5.7%	84.9%	15.1%
Less than 50% low wage	4,565,886	65.2%	14.2%	9.5%	6.3%	4.9%	85.2%	14.8%
Unknown	889,838	25.1%	3.5%	2.9%	6.0%	62.6%	30.3%	69.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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.A.1.a(1999) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36,988	0.34%	0.20%	0.15%	0.09%	0.29%	0.33%	0.33%
Industry group								
Agric., fish., forest.	9,978	1.10%	1.07%	0.69%	0.26%	0.44% *	0.63%	0.63%
Mining	2,284	6.58%	6.38% *	3.63% *	4.50% *	4.74%	6.57%	6.57%
Construction	15,334	0.94%	0.84%	0.38%	0.18%	0.10%	0.26%	0.26%
Manufacturing	9,379	0.91%	1.17%	1.17%	0.47%	0.77%	1.10%	1.10%
Transp., commu., util.	4,697	1.91%	0.90%	0.50%	0.97%	2.17%	2.21%	2.21%
Wholesale trade	17,585	1.59%	1.55%	0.62%	0.79%	0.59%	0.93%	0.93%
Retail trade	16,190	0.82%	0.88%	0.24%	0.28%	0.90%	0.83%	0.83%
Fin., ins., real est.	17,008	1.27%	0.64%	0.85%	0.52%	1.09%	1.38%	1.38%
Services	19,774	0.46%	0.28%	0.19%	0.15%	0.26%	0.23%	0.23%
Unknown	1,635	16.67%	11.46% *	*****	0.90% *	*****	18.06%	0.90% *
Ownership								
For profit, incorporated	37,240	0.51%	0.25%	0.25%	0.17%	0.43%	0.44%	0.44%
For profit, unincorporated	19,910	0.49%	0.44%	0.25%	0.15%	0.24%	0.28%	0.28%
Nonprofit	12,421	0.58%	0.54%	0.61%	0.52%	0.23%	0.52%	0.52%
Unknown	12,233	2.37%	0.51%	0.73% *	1.15%	2.71%	2.84%	2.84%
Age of firm								
Less than 5 years	30,940	0.93%	0.64%	0.27%	0.31%	0.13%	0.38%	0.38%
5-9 years	12,727	1.05%	0.78%	0.39%	0.14%	0.11%	0.29%	0.29%
10-19 years	26,644	0.35%	0.24%	0.29%	0.30%	0.20%	0.35%	0.35%
20 or more years	16,126	0.47%	0.31%	0.30%	0.25%	0.40%	0.45%	0.45%
Unknown	15,450	0.43%	0.21%	0.30%	0.58%	0.82%	0.55%	0.55%
Multi/single status								
2 or more locations	20,961	0.24%	0.35%	0.32%	0.43%	0.66%	0.46%	0.46%
1 location only	33,714	0.26%	0.26%	0.18%	0.04%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	10,759	1.24%	0.54%	0.46%	0.27%	0.62%	0.88%	0.88%
25-49%	14,768	1.24%	0.80%	0.95%	0.61%	1.41%	1.24%	1.24%
50-74%	18,704	1.52%	0.69%	0.37%	0.41%	0.99%	0.96%	0.96%
75% or more	38,975	0.52%	0.30%	0.18%	0.15%	0.23%	0.38%	0.38%
Union presence								
No union employees	33,453	0.35%	0.22%	0.17%	0.11%	0.30%	0.38%	0.38%
Has union employees	12,673	1.62%	0.66%	1.19%	0.67%	2.37%	2.36%	2.36%
Unknown	9,699	1.95%	0.86%	0.43%	0.77%	1.17%	1.63%	1.63%
Percent low-wage employees								
50% or more low wage	15,226	1.09%	0.50%	0.65%	0.49%	0.59%	0.67%	0.67%
Less than 50% low wage	38,525	0.28%	0.29%	0.11%	0.15%	0.10%	0.22%	0.22%
Unknown	13,701	0.91%	0.28%	0.26%	0.46%	1.24%	1.06%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2(1999) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.4%	39.3%	69.9%	85.3%	95.2%	99.1%	47.1%	96.9%
Industry group								
Agric., fish., forest.	29.3%	24.3%	41.0%	83.9%	88.9%	98.8%	26.9%	92.0%
Mining	68.9%	32.0% *	84.4%	97.2%	100.0%	100.0%	49.0%	100.0%
Construction	48.8%	38.5%	74.6%	90.9%	92.8%	100.0%	46.9%	93.7%
Manufacturing	76.9%	53.6%	83.5%	91.9%	98.3%	99.8%	67.5%	98.4%
Transp., commu., util.	67.5%	42.1%	74.6%	89.0%	92.4%	98.7%	50.2%	97.1%
Wholesale trade	71.0%	49.1%	86.6%	93.1%	98.0%	99.8%	60.5%	98.6%
Retail trade	59.0%	29.5%	55.8%	75.2%	93.7%	99.4%	38.4%	96.9%
Fin., ins., real est.	68.3%	43.6%	84.5%	93.2%	96.1%	99.6%	50.6%	98.8%
Services	56.6%	42.8%	71.8%	85.4%	95.3%	97.9%	49.2%	95.1%
Unknown	11.3% *	15.7% *	*****	*****	*****	*****	11.4% *	0.0%
Ownership								
For profit, incorporated	67.5%	46.9%	73.6%	86.3%	95.4%	99.5%	55.6%	97.3%
For profit, unincorporated	34.0%	28.9%	49.5%	72.1%	97.4%	91.4%	31.3%	92.4%
Nonprofit	62.1%	44.0%	75.8%	90.7%	96.9%	99.2%	52.9%	96.3%
Unknown	48.4%	1.6% *	29.9% *	38.4% *	78.6%	98.6%	2.6% *	95.1%
Age of firm								
Less than 5 years	37.2%	31.6%	53.8%	68.7%	83.4%	90.4%	35.1%	85.0%
5-9 years	45.4%	37.2%	62.9%	78.0%	93.1%	90.1%	42.7%	90.2%
10-19 years	52.9%	40.6%	70.8%	83.8%	92.6%	93.6%	48.5%	91.5%
20 or more years	67.3%	45.5%	78.7%	91.9%	96.8%	99.6%	56.0%	97.5%
Unknown	97.4%	47.1%	59.6%	75.1%	97.0%	99.7%	56.0%	99.1%
Multi/single status								
2 or more locations	94.7%	70.6%	78.1%	88.7%	95.6%	99.2%	79.8%	97.5%
1 location only	46.6%	38.9%	68.8%	82.9%	92.8%	97.1%	45.3%	90.5%
Percent full-time employees								
Less than 25%	20.8%	10.2%	23.5%	49.7%	82.6%	95.9%	13.0%	86.5%
25-49%	61.8%	33.9%	60.5%	76.4%	95.0%	99.4%	42.9%	96.7%
50-74%	56.5%	39.5%	64.1%	79.4%	92.6%	99.0%	45.8%	95.4%
75% or more	64.8%	46.2%	78.2%	91.2%	97.0%	99.3%	54.5%	98.0%
Union presence								
No union employees	56.5%	39.3%	70.2%	85.2%	95.2%	98.8%	47.0%	96.3%
Has union employees	89.5%	63.3%	87.9%	95.4%	98.4%	100.0%	74.2%	99.6%
Unknown	64.8%	27.4%	35.5%	69.1%	88.6%	99.6%	30.7%	97.8%
Percent low wage employees								
50% or more low wage	33.5%	19.9%	36.3%	60.1%	84.8%	97.2%	24.0%	86.8%
Less than 50% low wage	58.8%	43.9%	75.9%	89.7%	96.7%	98.2%	52.2%	96.5%
Unknown	76.9%	21.6%	39.4%	67.8%	95.9%	99.7%	25.7%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2(1999) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	0.39%	1.18%	1.12%	0.68%	0.21%	0.43%	0.17%
Industry group								
Agric., fish., forest.	1.25%	1.62%	4.91%	7.71%	13.87%	0.50%	1.46%	5.99%
Mining	6.78%	11.94% *	22.04%	14.52%	14.91%	0.00%	11.93%	0.00%
Construction	1.55%	1.64%	2.90%	2.27%	2.58%	0.00%	1.67%	1.86%
Manufacturing	1.16%	2.73%	2.15%	1.16%	0.50%	0.18%	1.94%	0.29%
Transp., commu., util.	2.09%	3.39%	4.01%	3.98%	2.93%	0.80%	2.66%	1.05%
Wholesale trade	1.41%	2.71%	3.44%	2.27%	1.11%	0.18%	2.04%	0.51%
Retail trade	0.53%	0.67%	1.21%	1.62%	1.67%	0.26%	0.61%	0.43%
Fin., ins., real est.	1.18%	2.12%	3.56%	1.88%	2.04%	0.26%	2.00%	0.44%
Services	0.85%	0.94%	1.35%	2.07%	0.75%	0.66%	0.93%	0.56%
Unknown	7.66% *	8.03% *	*****	*****	*****	*****	7.67% *	0.00%
Ownership								
For profit, incorporated	0.62%	0.64%	1.57%	1.05%	0.75%	0.15%	0.78%	0.25%
For profit, unincorporated	0.56%	0.60%	3.36%	4.72%	0.80%	2.65%	0.59%	1.52%
Nonprofit	1.00%	1.75%	2.25%	1.63%	0.96%	0.52%	1.21%	0.86%
Unknown	2.83%	0.85% *	11.67% *	11.91% *	5.73%	1.02%	0.94% *	0.85%
Age of firm								
Less than 5 years	1.15%	1.07%	2.98%	3.36%	5.01%	4.02%	1.18%	2.69%
5-9 years	0.82%	0.88%	2.02%	2.14%	2.20%	6.95%	0.89%	1.77%
10-19 years	0.92%	1.14%	1.55%	1.76%	1.80%	3.48%	0.93%	1.31%
20 or more years	0.62%	0.99%	1.15%	0.51%	0.89%	0.26%	0.85%	0.22%
Unknown	0.43%	12.36%	11.24%	6.27%	1.14%	0.12%	7.83%	0.18%
Multi/single status								
2 or more locations	0.20%	4.72%	2.13%	1.20%	0.72%	0.21%	1.15%	0.18%
1 location only	0.45%	0.43%	1.37%	1.21%	1.05%	1.49%	0.44%	0.52%
Percent full-time employees								
Less than 25%	0.81%	0.77%	2.46%	3.98%	2.42%	2.68%	0.73%	2.33%
25-49%	1.15%	1.81%	3.94%	3.84%	1.91%	0.52%	1.45%	0.71%
50-74%	0.92%	1.10%	1.53%	2.71%	2.68%	0.49%	0.92%	0.86%
75% or more	0.45%	0.49%	1.34%	0.64%	0.55%	0.19%	0.47%	0.23%
Union presence								
No union employees	0.42%	0.44%	1.20%	1.02%	0.73%	0.31%	0.42%	0.20%
Has union employees	1.40%	4.52%	3.48%	1.10%	0.94%	0.01%	2.93%	0.18%
Unknown	1.86%	2.75%	5.52%	7.80%	6.61%	0.19%	2.42%	0.57%
Percent low wage employees								
50% or more low wage	1.27%	1.32%	2.96%	2.20%	3.08%	1.30%	1.31%	1.55%
Less than 50% low wage	0.39%	0.46%	0.98%	0.83%	0.68%	0.45%	0.46%	0.32%
Unknown	0.91%	1.51%	5.13%	5.10%	1.59%	0.15%	1.27%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.a(1999) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26.5%	11.6%	29.0%	66.2%	11.1%	52.1%
Industry group						
Agric., fish., forest.	14.4%	10.5%	30.1% *	75.2%	10.3%	45.1%
Mining	42.5%	11.2% *	21.3% *	86.9%	7.9% *	69.0%
Construction	14.2%	13.0%	36.3%	65.6%	12.6%	32.5%
Manufacturing	24.0%	9.1%	42.6%	66.8%	7.9%	49.3%
Transp., commu., util.	36.2%	9.9%	27.8%	72.0%	8.9%	60.4%
Wholesale trade	26.0%	12.3%	42.6%	59.1%	10.7%	50.9%
Retail trade	38.1%	9.6%	26.8%	71.4%	8.6%	59.6%
Fin., ins., real est.	37.8%	9.4%	28.8%	74.6%	8.6%	63.5%
Services	19.2%	12.9%	23.4%	50.2%	12.8%	36.6%
Ownership						
For profit, incorporated	29.0%	10.8%	30.3%	69.3%	10.1%	55.9%
For profit, unincorporated	12.6%	9.5%	34.3%	48.3%	9.2%	36.9%
Nonprofit	22.1%	19.5%	21.8%	43.3%	19.9%	26.7%
Unknown	52.3%	38.3% *	39.2%	54.0%	40.9% *	52.6%
Age of firm						
Less than 5 years	12.3%	11.2%	10.9% *	48.7%	10.9%	25.2%
5-9 years	11.7%	10.6%	19.8%	34.1%	10.6%	20.7%
10-19 years	12.8%	9.2%	25.4%	56.1%	9.1%	30.0%
20 or more years	28.5%	13.4%	30.4%	77.9%	12.3%	53.4%
Unknown	60.1%	36.2%	40.5%	62.0%	39.1%	60.6%
Multi/single status						
2 or more locations	50.1%	18.1%	29.6%	66.3%	16.8%	55.3%
1 location only	11.0%	10.7%	25.2%	52.0%	10.5%	19.6%
Percent full-time employees						
Less than 25%	30.2%	16.3%	15.5%	66.4%	17.3%	46.4%
25-49%	36.2%	12.6%	18.2%	73.3%	12.7%	55.5%
50-74%	24.4%	11.9%	27.3%	59.0%	11.6%	46.8%
75% or more	25.7%	11.2%	32.2%	66.4%	10.6%	53.0%
Union presence						
No union employees	23.9%	10.9%	27.9%	70.5%	10.4%	51.5%
Has union employees	59.1%	29.7%	41.3%	81.9%	29.9%	73.5%
Unknown	28.1%	8.9%	31.3%	34.7%	8.3%	34.1%
Percent low wage employees						
50% or more low wage	24.1%	12.2%	14.7%	72.9%	12.1%	42.6%
Less than 50% low wage	18.8%	11.3%	29.2%	70.6%	10.7%	43.9%
Unknown	57.9%	20.4%	43.1%	63.7%	18.9%	62.3%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.A.2.a(1999) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	0.59%	1.15%	1.37%	0.59%	1.06%
Industry group						
Agric., fish., forest.	2.48%	2.35%	14.13% *	7.50%	2.23%	6.75%
Mining	8.45%	12.93% *	13.36% *	8.06%	8.86% *	7.31%
Construction	1.78%	1.75%	4.91%	6.45%	1.79%	4.28%
Manufacturing	1.57%	1.01%	3.30%	2.50%	0.82%	2.57%
Transp., commu., util.	2.74%	1.89%	6.49%	5.12%	1.96%	3.92%
Wholesale trade	2.15%	1.76%	5.80%	4.00%	1.54%	3.91%
Retail trade	1.43%	1.13%	2.62%	1.35%	1.03%	1.15%
Fin., ins., real est.	1.60%	1.37%	3.10%	3.23%	1.56%	2.29%
Services	0.53%	0.59%	2.26%	1.55%	0.66%	1.52%
Ownership						
For profit, incorporated	0.98%	0.66%	1.59%	1.52%	0.67%	1.24%
For profit, unincorporated	1.38%	1.07%	4.35%	6.39%	1.13%	4.33%
Nonprofit	1.11%	1.20%	1.55%	2.93%	1.46%	1.85%
Unknown	2.86%	14.70% *	10.64%	3.13%	14.50% *	2.83%
Age of firm						
Less than 5 years	1.19%	1.29%	4.57% *	6.78%	1.30%	3.09%
5-9 years	0.96%	0.86%	3.79%	6.32%	0.82%	2.27%
10-19 years	0.61%	0.62%	2.48%	5.83%	0.69%	2.10%
20 or more years	1.08%	0.91%	1.94%	1.58%	0.79%	1.57%
Unknown	1.63%	6.38%	4.70%	1.90%	9.83%	1.74%
Multi/single status						
2 or more locations	1.16%	1.90%	1.22%	1.37%	1.85%	1.07%
1 location only	0.54%	0.55%	1.45%	6.12%	0.55%	1.36%
Percent full-time employees						
Less than 25%	2.34%	2.35%	4.31%	3.94%	2.34%	3.34%
25-49%	2.04%	1.81%	3.42%	2.15%	1.90%	2.31%
50-74%	1.18%	0.91%	3.34%	2.39%	1.19%	2.06%
75% or more	0.76%	0.66%	1.62%	1.68%	0.62%	1.24%
Union presence						
No union employees	0.71%	0.62%	1.12%	1.06%	0.63%	0.86%
Has union employees	2.44%	2.23%	4.77%	2.60%	2.88%	2.15%
Unknown	1.74%	2.03%	8.50%	2.61%	2.35%	2.47%
Percent low wage employees						
50% or more low wage	2.10%	2.15%	3.09%	4.26%	2.55%	4.01%
Less than 50% low wage	0.56%	0.53%	1.44%	1.10%	0.50%	1.04%
Unknown	1.71%	2.34%	4.55%	1.85%	2.46%	1.74%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.A.2.b(1999) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.5%	71.4%	54.2%	46.4%	29.2%	13.7%	65.0%	21.2%
Industry group								
Agric., fish., forest.	73.7%	83.7%	58.4%	50.8%	60.9%	13.0% *	78.5%	37.7%
Mining	45.0%	79.2%	12.3% *	89.1%	46.3% *	26.4% *	55.8%	36.7%
Construction	60.9%	65.6%	53.2%	57.3%	51.0%	30.9%	61.8%	50.4%
Manufacturing	47.8%	73.7%	51.2%	44.0%	29.5%	20.9%	60.7%	27.5%
Transp., commu., util.	51.7%	73.6%	51.9%	48.3%	30.5%	40.9%	65.8%	39.2%
Wholesale trade	50.7%	71.8%	60.4%	40.5%	33.4%	22.9%	64.6%	28.2%
Retail trade	28.6%	62.6%	46.4%	36.3%	16.5%	5.3%	54.8%	9.5%
Fin., ins., real est.	40.6%	71.5%	56.9%	51.2%	33.8%	10.1%	67.7%	16.9%
Services	57.7%	73.7%	57.5%	50.6%	33.6%	18.6%	68.6%	28.4%
Ownership								
For profit, incorporated	45.5%	71.1%	52.7%	44.6%	28.0%	14.1%	63.3%	20.2%
For profit, unincorporated	61.3%	69.9%	52.9%	40.2%	25.6%	11.3%	66.9%	21.3%
Nonprofit	61.7%	77.2%	65.8%	59.3%	36.7%	28.3%	72.5%	39.7%
Unknown	7.8%	16.0% *	27.6% *	25.9% *	15.6% *	5.9% *	20.7% *	7.5%
Age of firm								
Less than 5 years	56.8%	64.4%	43.9%	42.0%	25.9%	16.1% *	59.6%	29.5%
5-9 years	60.0%	70.0%	46.2%	47.4%	35.3%	17.5% *	63.2%	35.0%
10-19 years	59.3%	72.6%	55.4%	47.2%	24.8%	19.8%	66.2%	27.3%
20 or more years	51.0%	75.4%	59.0%	46.7%	32.3%	13.7%	67.6%	25.4%
Unknown	14.6%	35.8% *	40.0%	37.8%	19.8%	13.2%	40.7%	14.0%
Multi/single status								
2 or more locations	23.7%	53.1%	50.7%	44.3%	27.7%	13.6%	51.8%	19.3%
1 location only	64.8%	71.8%	54.7%	47.9%	40.6%	42.0%	66.3%	40.8%
Percent full-time employees								
Less than 25%	47.6%	77.0%	68.1%	50.5%	24.2%	6.8% *	72.8%	16.0%
25-49%	34.0%	72.8%	46.7%	42.5%	23.1%	3.2%	60.9%	11.9%
50-74%	46.1%	70.9%	53.4%	35.6%	29.6%	5.7%	63.8%	15.2%
75% or more	50.6%	71.2%	54.6%	48.3%	30.4%	17.6%	65.2%	24.3%
Union presence								
No union employees	50.0%	71.4%	53.5%	45.3%	27.6%	9.4%	64.8%	19.7%
Has union employees	47.5%	78.2%	70.5%	65.0%	45.6%	30.0%	73.6%	34.6%
Unknown	27.4%	65.5%	49.4%	41.3%	34.5%	15.2%	61.7%	16.9%
Percent low wage employees								
50% or more low wage	46.4%	75.5%	44.0%	40.1%	23.7%	4.2% *	65.5%	17.0%
Less than 50% low wage	56.3%	71.2%	55.1%	47.3%	31.4%	17.0%	65.1%	28.6%
Unknown	18.8%	69.3%	42.1%	37.6%	21.7%	13.0%	61.4%	14.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.A.2.b(1999) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.89%	0.88%	1.32%	0.57%	0.92%	0.52%	0.49%
Industry group								
Agric., fish., forest.	4.31%	3.68%	10.21%	9.87%	14.59%	12.67% *	3.92%	7.61%
Mining	7.53%	18.35%	4.16% *	14.03%	14.56% *	9.83% *	13.46%	10.70%
Construction	2.01%	2.81%	2.60%	1.83%	6.88%	8.40%	2.06%	4.10%
Manufacturing	2.37%	3.74%	5.43%	3.80%	1.77%	2.76%	3.65%	1.66%
Transp., commu., util.	3.42%	6.12%	8.99%	4.59%	6.36%	6.30%	3.13%	4.68%
Wholesale trade	1.87%	4.93%	3.88%	3.90%	4.60%	3.15%	2.64%	2.16%
Retail trade	0.89%	2.35%	1.88%	3.01%	1.48%	0.52%	1.41%	0.61%
Fin., ins., real est.	1.32%	3.80%	5.91%	4.91%	4.10%	1.98%	3.09%	1.67%
Services	0.59%	1.17%	1.55%	2.28%	1.43%	2.17%	0.56%	1.01%
Ownership								
For profit, incorporated	0.56%	1.29%	1.07%	1.49%	1.32%	0.90%	0.89%	0.57%
For profit, unincorporated	1.69%	1.92%	3.97%	6.41%	4.62%	3.02%	1.60%	2.10%
Nonprofit	1.23%	1.70%	2.94%	2.75%	3.02%	5.78%	1.32%	2.66%
Unknown	1.73%	11.54% *	8.94% *	11.31% *	4.88% *	1.96% *	8.01% *	1.65%
Age of firm								
Less than 5 years	1.65%	2.07%	3.46%	2.80%	4.55%	6.37% *	1.62%	3.16%
5-9 years	1.04%	1.24%	2.53%	2.04%	5.61%	5.82% *	1.04%	2.33%
10-19 years	0.60%	1.51%	1.34%	1.74%	2.64%	4.63%	0.69%	1.88%
20 or more years	0.56%	0.75%	1.64%	1.80%	1.23%	1.42%	0.62%	1.05%
Unknown	0.83%	14.05% *	11.73%	5.74%	1.78%	1.16%	7.80%	0.89%
Multi/single status								
2 or more locations	0.49%	5.88%	3.14%	1.77%	0.63%	0.93%	1.77%	0.62%
1 location only	0.53%	0.85%	0.85%	1.42%	2.43%	6.17%	0.51%	2.02%
Percent full-time employees								
Less than 25%	1.99%	2.85%	7.08%	6.03%	3.65%	3.21% *	2.53%	2.35%
25-49%	1.74%	4.40%	5.33%	3.72%	2.53%	0.58%	3.35%	1.01%
50-74%	0.90%	2.32%	2.34%	3.65%	2.22%	0.73%	1.80%	0.76%
75% or more	0.54%	1.06%	1.10%	1.07%	0.98%	1.28%	0.74%	0.70%
Union presence								
No union employees	0.45%	0.90%	1.01%	1.43%	0.84%	0.59%	0.55%	0.32%
Has union employees	2.40%	3.79%	3.43%	2.68%	3.49%	4.18%	2.70%	3.29%
Unknown	1.52%	5.34%	10.65%	9.94%	5.48%	1.83%	4.08%	1.72%
Percent low wage employees								
50% or more low wage	2.08%	3.11%	5.26%	4.20%	4.11%	1.28% *	1.95%	2.48%
Less than 50% low wage	0.42%	0.92%	0.83%	1.29%	0.51%	1.42%	0.59%	0.57%
Unknown	0.71%	4.00%	6.89%	5.86%	2.72%	1.02%	2.77%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(1)(1999) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.0%	23.3%	16.4%	16.3%	9.4%	5.4%	21.1%	7.5%
Industry group								
Agric., fish., forest.	14.0%	15.7%	7.1% *	13.6% *	22.6% *	*****	14.8%	8.5% *
Mining	0.5% *	*****	*****	3.7% *	*****	*****	*****	0.8% *
Construction	21.1%	24.3%	17.2%	16.1%	12.9%	4.3% *	21.5%	15.5%
Manufacturing	19.6%	30.3%	22.8%	17.1%	11.8%	7.2% *	25.4%	10.3%
Transp., commu., util.	23.2%	30.6%	16.1% *	21.8%	7.1% *	24.2%	26.8%	20.0%
Wholesale trade	14.6%	21.0%	16.2%	15.8%	9.9% *	4.1% *	19.3%	7.0%
Retail trade	10.2%	25.6%	15.5%	12.0%	4.0%	1.2%	20.9%	2.4%
Fin., ins., real est.	11.1%	21.6%	12.4%	17.6%	7.2% *	1.2% *	20.5%	2.8%
Services	18.9%	22.7%	16.3%	18.5%	13.1%	11.5%	21.0%	13.1%
Ownership								
For profit, incorporated	14.4%	22.1%	15.6%	14.4%	8.1%	5.7%	19.7%	6.8%
For profit, unincorporated	21.2%	24.7%	16.3%	13.8%	6.0%	4.1% *	23.2%	6.6%
Nonprofit	23.6%	26.9%	21.9%	28.0%	16.2%	16.4% *	25.9%	19.1%
Unknown	0.9% *	*****	27.6% *	*****	2.6% *	0.4% *	11.2% *	0.6% *
Age of firm								
Less than 5 years	17.1%	19.5%	10.7%	13.8%	10.2% *	9.2% *	17.8%	10.5%
5-9 years	20.3%	23.5%	12.9%	19.2%	14.9%	11.9% *	21.1%	14.8%
10-19 years	19.6%	23.8%	18.6%	16.8%	7.2%	5.0% *	22.0%	8.6%
20 or more years	16.8%	24.8%	17.6%	15.7%	10.7%	6.0%	21.8%	9.0%
Unknown	5.3%	9.2% *	18.6% *	19.2%	4.1%	5.0%	16.1%	5.0%
Multi/single status								
2 or more locations	7.8%	19.6% *	12.9%	12.8%	8.4%	5.4%	15.1%	6.6%
1 location only	21.4%	23.3%	17.0%	19.0%	16.9%	20.7%	21.6%	16.6%
Percent full-time employees								
Less than 25%	15.4%	22.9%	27.3%	17.8% *	6.2%	3.3% *	24.2%	4.4%
25-49%	11.6%	27.9%	10.6% *	14.0%	9.9%	0.6% *	20.8%	4.0%
50-74%	14.9%	23.0%	18.7%	11.3%	8.3%	1.3% *	20.9%	4.3%
75% or more	16.7%	23.0%	16.2%	17.3%	9.9%	7.3%	21.0%	9.0%
Union presence								
No union employees	16.1%	23.1%	16.4%	16.3%	8.8%	2.6%	21.0%	6.2%
Has union employees	17.5%	22.4%	17.6%	18.4%	18.0%	15.6%	19.5%	16.5%
Unknown	11.5%	31.1%	14.2% *	10.6% *	6.5% *	7.0%	26.9%	6.8%
Percent low wage employees								
50% or more low wage	14.8%	23.6%	14.1%	15.7%	7.3%	0.5% *	21.3%	4.8%
Less than 50% low wage	18.3%	22.8%	16.6%	16.3%	10.7%	8.2%	20.7%	10.5%
Unknown	7.4%	35.6%	14.9% *	18.4%	4.2%	4.7%	30.1%	4.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.b.(1)(1999) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.67%	0.50%	0.71%	0.73%	0.58%	0.60%	0.33%
Industry group								
Agric., fish., forest.	2.94%	3.92%	4.33% *	4.85% *	10.92% *	*****	3.00%	3.62% *
Mining	0.73% *	*****	*****	10.22% *	*****	*****	*****	3.33% *
Construction	1.84%	2.53%	2.80%	2.21%	2.86%	1.82% *	1.95%	2.90%
Manufacturing	1.36%	2.00%	4.26%	3.04%	1.82%	2.28% *	2.12%	1.68%
Transp., commu., util.	2.81%	6.31%	5.77% *	5.85%	2.73% *	4.96%	4.59%	3.36%
Wholesale trade	1.35%	1.27%	4.47%	3.21%	3.17% *	1.85% *	1.57%	2.01%
Retail trade	0.57%	2.07%	2.12%	1.78%	0.70%	0.27%	1.27%	0.32%
Fin., ins., real est.	1.24%	3.06%	3.66%	3.13%	2.24% *	0.49% *	2.57%	0.48%
Services	0.88%	1.14%	1.03%	1.74%	1.16%	1.83%	1.01%	1.17%
Ownership								
For profit, incorporated	0.45%	0.82%	0.83%	0.78%	0.99%	0.58%	0.68%	0.35%
For profit, unincorporated	1.46%	1.63%	3.23%	3.31%	1.17%	1.24% *	1.50%	1.16%
Nonprofit	1.10%	1.99%	3.06%	3.75%	1.90%	4.94% *	1.69%	2.30%
Unknown	0.45% *	*****	8.94% *	*****	3.55% *	0.34% *	4.67% *	0.44% *
Age of firm								
Less than 5 years	1.34%	1.51%	2.48%	2.57%	4.18% *	4.93% *	1.42%	1.90%
5-9 years	1.65%	1.49%	3.54%	2.09%	3.06%	5.30% *	1.73%	2.18%
10-19 years	0.75%	1.26%	1.33%	1.42%	1.74%	1.67% *	0.97%	1.13%
20 or more years	0.58%	0.88%	1.08%	0.90%	0.83%	0.98%	0.80%	0.47%
Unknown	0.59%	3.60% *	7.57% *	5.02%	1.00%	0.67%	4.00%	0.60%
Multi/single status								
2 or more locations	0.38%	7.14% *	1.84%	0.78%	0.88%	0.58%	1.28%	0.42%
1 location only	0.53%	0.61%	0.60%	0.94%	1.42%	5.05%	0.57%	1.10%
Percent full-time employees								
Less than 25%	1.22%	2.42%	5.09%	7.96% *	1.81%	1.91% *	2.41%	1.03%
25-49%	1.06%	2.78%	3.45% *	2.18%	2.00%	0.35% *	1.92%	0.72%
50-74%	0.74%	1.59%	2.33%	1.38%	1.48%	0.51% *	1.25%	0.86%
75% or more	0.51%	0.73%	0.65%	0.55%	1.00%	0.81%	0.66%	0.43%
Union presence								
No union employees	0.48%	0.73%	0.59%	0.70%	0.71%	0.44%	0.66%	0.46%
Has union employees	1.56%	5.88%	4.94%	4.56%	2.15%	2.74%	2.28%	2.16%
Unknown	1.12%	4.51%	5.04% *	9.69% *	2.31% *	0.89%	3.21%	0.77%
Percent low wage employees								
50% or more low wage	1.60%	4.03%	3.23%	3.29%	1.76%	0.54% *	2.35%	1.09%
Less than 50% low wage	0.54%	0.74%	0.67%	0.72%	0.88%	1.09%	0.68%	0.34%
Unknown	0.59%	3.52%	6.02% *	4.99%	1.12%	0.55%	2.70%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.b.(2)(1999) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.4%	37.2%	31.7%	28.6%	20.7%	9.4%	35.2%	14.5%
Industry group								
Agric., fish., forest.	37.4%	40.5%	30.3% *	36.2%	43.0% *	7.3% *	38.8%	27.4% *
Mining	27.1%	48.5% *	12.3% *	51.4% *	32.2% *	12.4% *	38.7%	18.3% *
Construction	33.5%	33.6%	31.6%	36.4%	37.1%	24.9% *	33.6%	32.8%
Manufacturing	25.2%	35.2%	25.0%	26.8%	18.4%	12.7%	30.6%	16.8%
Transp., commu., util.	32.7%	34.4%	28.4%	28.6%	25.3%	35.8%	31.8%	33.5%
Wholesale trade	29.8%	35.3%	40.5%	28.4%	22.6%	16.0%	36.3%	19.3%
Retail trade	14.4%	28.3%	22.0%	20.7%	10.9%	3.5%	25.5%	6.4%
Fin., ins., real est.	26.5%	42.7%	40.3%	36.0%	30.1%	6.6%	42.0%	12.8%
Services	32.7%	39.8%	35.2%	30.0%	23.0%	11.1%	38.2%	18.1%
Ownership								
For profit, incorporated	26.8%	38.8%	31.3%	27.7%	20.9%	10.0%	35.5%	14.4%
For profit, unincorporated	29.9%	32.2%	30.1%	25.8%	19.2%	8.6% *	32.1%	14.2%
Nonprofit	32.7%	39.5%	35.8%	34.5%	21.2%	7.3%	38.5%	20.8%
Unknown	7.0%	16.0% *	27.6% *	25.9% *	15.2% *	5.1% *	20.7% *	6.6%
Age of firm								
Less than 5 years	33.1%	36.5%	27.6%	28.1%	19.7%	6.2%	34.5%	19.6%
5-9 years	32.7%	36.1%	31.5%	24.7%	22.1%	11.3% *	34.0%	22.1%
10-19 years	33.4%	39.9%	30.3%	28.9%	16.1%	16.2%	36.8%	17.7%
20 or more years	28.4%	36.2%	33.8%	30.1%	23.1%	10.4%	35.0%	18.2%
Unknown	9.4%	10.5% *	24.4% *	12.7% *	16.0%	8.5%	15.3% *	9.2%
Multi/single status								
2 or more locations	16.0%	31.0%	31.6%	28.8%	20.2%	9.4%	32.2%	13.5%
1 location only	34.9%	37.3%	31.7%	28.4%	24.9%	24.1%	35.4%	25.0%
Percent full-time employees								
Less than 25%	24.4%	42.3%	25.3%	21.4%	14.5%	4.0% *	35.9%	9.8%
25-49%	17.6%	33.0%	25.8%	24.5%	13.3%	2.8%	29.5%	7.8%
50-74%	24.9%	36.1%	29.0%	23.5%	20.8%	3.0%	33.5%	10.0%
75% or more	29.1%	37.4%	33.0%	30.3%	22.2%	12.2%	35.9%	16.9%
Union presence								
No union employees	27.8%	37.1%	31.1%	27.8%	19.5%	6.2%	34.9%	13.3%
Has union employees	31.3%	48.9%	44.2%	45.8%	31.9%	20.2%	46.8%	23.7%
Unknown	16.0%	26.5%	25.3% *	16.9% *	26.5%	11.9%	25.2%	13.2%
Percent low wage employees								
50% or more low wage	22.1%	33.0%	22.3%	19.9%	15.8%	3.1% *	29.1%	11.3%
Less than 50% low wage	32.1%	37.9%	32.5%	30.0%	22.0%	13.0%	36.0%	20.0%
Unknown	10.8%	27.0%	21.5%	13.3% *	17.3%	8.4%	24.2%	9.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(2)(1999) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.97%	0.87%	0.97%	0.67%	0.55%	0.63%	0.42%
Industry group								
Agric., fish., forest.	4.12%	5.15%	10.46% *	9.41%	13.17% *	12.35% *	4.20%	8.21% *
Mining	5.36%	15.11% *	4.16% *	16.52% *	12.54% *	5.02% *	10.01%	6.05% *
Construction	1.41%	1.94%	2.94%	3.16%	6.01%	7.99% *	1.49%	2.52%
Manufacturing	1.63%	4.00%	2.13%	3.15%	1.86%	2.06%	2.61%	1.05%
Transp., commu., util.	3.60%	5.05%	7.74%	5.36%	6.40%	6.10%	3.90%	4.60%
Wholesale trade	1.69%	4.74%	3.72%	2.99%	3.54%	2.95%	2.18%	1.72%
Retail trade	0.81%	2.63%	1.82%	1.90%	0.95%	0.42%	1.53%	0.34%
Fin., ins., real est.	1.61%	3.31%	4.14%	4.31%	4.17%	1.63%	2.64%	1.61%
Services	0.85%	1.78%	2.03%	1.46%	1.43%	1.70%	1.19%	1.05%
Ownership								
For profit, incorporated	0.24%	0.92%	0.84%	1.09%	1.32%	0.61%	0.50%	0.49%
For profit, unincorporated	1.29%	1.66%	3.00%	5.76%	4.55%	2.64% *	1.37%	1.79%
Nonprofit	0.90%	2.47%	2.52%	1.72%	2.18%	2.08%	1.51%	1.24%
Unknown	1.80%	11.54% *	8.94% *	11.31% *	4.89% *	2.01% *	8.01% *	1.70%
Age of firm								
Less than 5 years	1.49%	2.16%	3.37%	2.31%	4.04%	1.69%	1.64%	2.27%
5-9 years	2.11%	2.88%	3.14%	2.27%	3.84%	5.80% *	2.53%	2.01%
10-19 years	0.60%	1.23%	1.38%	1.72%	2.66%	4.55%	0.85%	1.94%
20 or more years	0.67%	1.18%	1.91%	1.46%	1.00%	1.27%	1.01%	0.73%
Unknown	0.58%	10.00% *	11.00% *	4.24% *	1.98%	0.78%	6.41% *	0.64%
Multi/single status								
2 or more locations	0.43%	5.32%	3.16%	1.32%	0.66%	0.56%	1.53%	0.47%
1 location only	0.66%	1.01%	1.03%	0.84%	1.92%	5.85%	0.67%	1.49%
Percent full-time employees								
Less than 25%	2.33%	4.42%	5.95%	4.39%	2.59%	2.08% *	3.57%	1.72%
25-49%	1.38%	3.83%	3.48%	2.90%	2.58%	0.68%	2.69%	1.29%
50-74%	1.24%	2.07%	2.45%	3.67%	2.12%	0.55%	2.04%	0.75%
75% or more	0.47%	1.22%	1.05%	1.14%	0.92%	0.83%	0.83%	0.54%
Union presence								
No union employees	0.43%	0.96%	0.91%	1.12%	0.96%	0.52%	0.66%	0.38%
Has union employees	1.60%	2.62%	6.41%	4.45%	4.84%	3.09%	2.87%	2.59%
Unknown	1.40%	5.46%	11.09% *	6.08% *	6.19%	1.79%	3.54%	1.61%
Percent low wage employees								
50% or more low wage	2.17%	4.25%	4.49%	4.24%	2.94%	1.18% *	3.14%	1.59%
Less than 50% low wage	0.38%	0.86%	1.06%	1.03%	0.79%	1.30%	0.60%	0.63%
Unknown	0.49%	2.67%	5.08%	4.62% *	2.16%	0.62%	1.97%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(3)(1999) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.6%	13.9%	8.7%	6.1%	3.0%	3.0%	11.9%	3.2%
Industry group								
Agric., fish., forest.	26.8%	32.4%	20.9% *	6.6% *	3.3% *	11.8% *	29.4%	7.3% *
Mining	17.7% *	30.6% *	*****	34.0% *	14.2% *	15.0% *	17.1% *	18.2% *
Construction	9.3%	10.5%	6.6%	9.1%	7.0% *	1.6% *	9.4%	7.8% *
Manufacturing	8.4%	12.7%	9.1%	6.3%	4.5%	6.2%	10.0%	5.9%
Transp., commu., util.	8.5%	10.2%	7.6% *	5.2% *	5.1% *	9.2%	9.0%	8.0%
Wholesale trade	9.2%	17.6%	6.5% *	3.0% *	3.9% *	4.6%	12.4%	4.2%
Retail trade	5.1%	10.3%	10.8%	5.2%	2.3%	1.1%	10.0%	1.5%
Fin., ins., real est.	6.3%	10.8%	8.5% *	7.4% *	3.3% *	2.4% *	10.0%	3.0%
Services	9.9%	14.3%	8.3%	6.3%	2.3%	3.2%	12.4%	3.0%
Ownership								
For profit, incorporated	7.7%	12.5%	8.3%	6.2%	3.2%	3.1%	10.7%	3.3%
For profit, unincorporated	13.3%	16.4%	8.5%	3.6%	2.8% *	0.3% *	14.8%	2.3%
Nonprofit	11.0%	16.2%	11.8%	7.4%	3.0% *	8.0% *	14.0%	4.8%
Unknown	0.7% *	*****	*****	*****	*****	0.8% *	*****	0.7% *
Age of firm								
Less than 5 years	9.0%	10.3%	9.3%	3.0% *	2.7% *	3.3% *	9.7%	2.7% *
5-9 years	9.0%	12.2%	3.2%	5.9%	1.4% *	0.3% *	9.9%	1.7%
10-19 years	9.5%	12.7%	8.7%	5.1%	3.3%	1.4% *	10.8%	3.3%
20 or more years	10.2%	17.8%	10.6%	7.2%	3.4%	3.0%	14.4%	3.6%
Unknown	3.2%	16.2% *	3.7% *	6.4% *	2.0% *	3.1%	11.2% *	3.0%
Multi/single status								
2 or more locations	3.7%	6.7%	7.6%	6.4%	2.7%	3.0%	7.7%	3.1%
1 location only	11.9%	14.1%	8.9%	5.9%	5.4%	8.1% *	12.3%	4.9%
Percent full-time employees								
Less than 25%	9.7%	13.9%	15.5%	11.4% *	6.3% *	1.9% *	14.1%	4.1% *
25-49%	6.1%	14.6%	11.1% *	6.1% *	1.1% *	0.1% *	12.3%	1.0% *
50-74%	8.5%	13.8%	9.2%	4.2% *	4.1%	2.0% *	12.0%	2.6%
75% or more	8.9%	13.9%	8.1%	6.2%	2.8%	3.8%	11.7%	3.7%
Union presence								
No union employees	8.8%	13.9%	8.4%	5.5%	2.7%	2.4%	11.7%	2.8%
Has union employees	9.5%	16.5%	14.7%	11.1%	7.0%	6.5%	15.3%	6.7%
Unknown	5.0%	12.2% *	9.9% *	18.4% *	3.5% *	2.1%	13.7% *	2.3%
Percent low wage employees								
50% or more low wage	11.0%	20.6%	8.6% *	4.8% *	3.9%	1.4% *	16.4%	2.7%
Less than 50% low wage	9.8%	13.5%	8.7%	6.2%	3.0%	4.3%	11.6%	4.0%
Unknown	3.3%	10.1%	7.9% *	7.9% *	2.4% *	2.6%	10.3%	2.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(1999) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.49%	0.67%	0.57%	0.41%	0.23%	0.36%	0.26%
Industry group								
Agric., fish., forest.	2.60%	3.34%	8.76% *	8.28% *	1.59% *	12.77% *	2.57%	6.03% *
Mining	7.68% *	13.41% *	*****	13.85% *	9.07% *	9.01% *	12.45% *	7.95% *
Construction	1.57%	2.06%	1.16%	2.58%	2.13% *	2.93% *	1.53%	3.03% *
Manufacturing	1.14%	1.69%	2.63%	1.31%	0.74%	1.76%	1.61%	1.31%
Transp., commu., util.	0.84%	1.95%	3.05% *	2.56% *	1.68% *	1.84%	1.81%	1.53%
Wholesale trade	1.09%	2.35%	2.54% *	0.95% *	2.04% *	1.23%	1.91%	0.58%
Retail trade	0.45%	1.35%	1.90%	1.34%	0.51%	0.30%	0.97%	0.20%
Fin., ins., real est.	0.57%	1.61%	3.20% *	2.93% *	1.56% *	1.05% *	1.26%	0.81%
Services	0.43%	0.82%	0.88%	1.30%	0.47%	0.49%	0.62%	0.43%
Ownership								
For profit, incorporated	0.34%	0.83%	0.65%	0.50%	0.51%	0.27%	0.61%	0.26%
For profit, unincorporated	1.08%	1.29%	1.93%	0.92%	1.04% *	0.38% *	1.22%	0.42%
Nonprofit	0.84%	1.29%	2.06%	2.02%	1.02% *	2.50% *	1.13%	1.24%
Unknown	0.33% *	*****	*****	*****	*****	0.37% *	*****	0.33% *
Age of firm								
Less than 5 years	0.74%	0.93%	1.72%	1.15% *	1.58% *	4.02% *	0.78%	1.18% *
5-9 years	1.07%	1.67%	0.71%	1.61%	0.68% *	0.29% *	1.20%	0.43%
10-19 years	0.48%	0.91%	1.14%	0.71%	0.85%	0.91% *	0.62%	0.51%
20 or more years	0.28%	0.97%	1.35%	0.82%	0.68%	0.56%	0.62%	0.55%
Unknown	0.33%	10.17% *	1.73% *	4.40% *	0.98% *	0.36%	4.20% *	0.28%
Multi/single status								
2 or more locations	0.20%	1.99%	1.28%	0.74%	0.46%	0.23%	1.33%	0.24%
1 location only	0.35%	0.48%	0.88%	0.73%	1.13%	3.22% *	0.37%	0.76%
Percent full-time employees								
Less than 25%	1.14%	2.57%	3.98%	4.09% *	2.78% *	1.84% *	1.72%	1.42% *
25-49%	0.81%	2.50%	3.66% *	1.89% *	0.53% *	0.03% *	2.26%	0.32% *
50-74%	0.94%	1.58%	1.68%	1.34% *	1.09%	0.62% *	1.31%	0.50%
75% or more	0.22%	0.55%	0.78%	0.60%	0.50%	0.29%	0.34%	0.25%
Union presence								
No union employees	0.24%	0.45%	0.59%	0.56%	0.45%	0.28%	0.36%	0.26%
Has union employees	0.87%	3.91%	4.25%	2.75%	1.67%	0.80%	2.48%	0.73%
Unknown	1.17%	4.97% *	5.50% *	5.88% *	2.91% *	0.50%	4.61% *	0.44%
Percent low wage employees								
50% or more low wage	1.40%	3.09%	2.69% *	1.92% *	1.03%	0.87% *	2.29%	0.66%
Less than 50% low wage	0.32%	0.65%	0.75%	0.67%	0.40%	0.79%	0.48%	0.52%
Unknown	0.41%	3.04%	5.89% *	2.89% *	1.28% *	0.40%	2.07%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c(1999) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.0%	48.5%	31.8%	18.8%	8.3%	7.2%	41.3%	8.6%
Industry group								
Agric., fish., forest.	47.6%	56.1%	32.7%	24.4% *	21.7% *	15.4% *	51.3%	19.2% *
Mining	29.5%	72.7%	12.3% *	27.7% *	32.7% *	13.7% *	41.0% *	20.7% *
Construction	46.3%	52.4%	41.4%	34.4%	27.0%	1.8% *	47.7%	29.7%
Manufacturing	24.7%	39.7%	32.5%	17.1%	11.6%	10.3%	32.7%	12.2%
Transp., commu., util.	32.6%	49.2%	30.3%	22.9%	11.7%	28.5%	41.2%	25.0%
Wholesale trade	30.9%	51.0%	38.0%	19.4%	9.2%	10.6%	43.5%	10.5%
Retail trade	17.0%	44.0%	27.0%	16.9%	5.2%	2.3%	35.0%	4.0%
Fin., ins., real est.	21.5%	43.9%	32.0%	14.9%	7.7% *	5.2%	38.4%	6.7%
Services	33.3%	49.3%	29.5%	16.5%	7.6%	9.0%	42.5%	8.7%
Ownership								
For profit, incorporated	27.3%	48.7%	30.2%	19.1%	9.2%	7.8%	40.0%	9.1%
For profit, unincorporated	37.3%	43.5%	34.8%	17.4%	7.8%	2.2% *	41.5%	7.1%
Nonprofit	36.3%	59.0%	40.3%	18.2%	6.3%	13.7% *	49.3%	9.8%
Unknown	1.3%	12.8% *	*****	*****	1.6% *	1.1%	7.6% *	1.2%
Age of firm								
Less than 5 years	35.4%	41.6%	27.2%	19.5%	8.4% *	5.7% *	37.9%	11.4%
5-9 years	36.1%	46.7%	23.9%	14.6%	11.6%	11.7% *	39.2%	12.1%
10-19 years	35.8%	49.4%	29.0%	19.4%	7.2%	13.5% *	41.2%	11.2%
20 or more years	30.8%	52.8%	37.9%	19.8%	9.4%	8.1%	44.2%	10.1%
Unknown	6.3%	19.6% *	18.7% *	9.2% *	3.5% *	6.3%	17.7% *	6.0%
Multi/single status								
2 or more locations	9.9%	32.6%	27.0%	16.0%	7.3%	7.1%	23.9%	7.8%
1 location only	41.5%	48.9%	32.6%	20.9%	16.2%	18.6%	43.0%	17.2%
Percent full-time employees								
Less than 25%	30.2%	57.3%	41.3%	24.1%	6.2% *	1.7% *	50.1%	5.3% *
25-49%	22.3%	56.0%	35.6%	17.9%	6.7% *	1.1% *	44.4%	4.1%
50-74%	27.4%	46.5%	30.6%	17.1%	6.6%	2.7%	40.3%	4.8%
75% or more	30.0%	48.0%	31.3%	18.9%	9.1%	9.5%	40.9%	10.3%
Union presence								
No union employees	29.4%	48.0%	30.6%	17.0%	6.5%	4.0%	40.6%	6.4%
Has union employees	36.7%	67.6%	57.7%	45.6%	29.7%	22.4%	60.7%	24.8%
Unknown	14.2%	44.7%	28.8%	24.8% *	8.7%	5.7%	41.0%	6.1%
Percent low wage employees								
50% or more low wage	29.9%	52.7%	28.9%	24.7%	5.5%	2.9% *	44.9%	6.8%
Less than 50% low wage	33.9%	48.1%	32.4%	18.4%	9.5%	10.7%	41.1%	11.4%
Unknown	9.5%	50.8%	16.0% *	15.0%	3.8%	6.1%	40.5%	6.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c(1999) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	1.14%	1.03%	1.11%	0.73%	0.61%	0.78%	0.30%
Industry group								
Agric., fish., forest.	4.00%	5.36%	9.65%	8.69% *	11.77% *	13.61% *	4.82%	6.81% *
Mining	6.77%	18.80%	4.16% *	15.30% *	12.21% *	9.03% *	14.19% *	7.64% *
Construction	2.00%	2.81%	3.34%	4.19%	5.89%	0.78% *	2.27%	3.94%
Manufacturing	1.37%	3.63%	4.01%	2.47%	1.30%	1.78%	2.22%	0.87%
Transp., commu., util.	2.11%	4.71%	5.37%	6.57%	3.31%	6.23%	3.35%	3.76%
Wholesale trade	2.22%	5.61%	5.95%	3.14%	2.67%	2.47%	3.26%	1.83%
Retail trade	0.83%	1.90%	2.10%	0.87%	1.08%	0.53%	1.12%	0.56%
Fin., ins., real est.	1.50%	3.60%	5.37%	4.20%	2.52% *	1.11%	2.51%	0.98%
Services	0.80%	1.11%	1.32%	1.65%	1.08%	1.75%	0.93%	0.84%
Ownership								
For profit, incorporated	0.46%	1.36%	1.09%	1.29%	0.58%	0.73%	0.73%	0.43%
For profit, unincorporated	1.25%	1.52%	4.48%	3.49%	1.72%	1.29% *	1.35%	1.63%
Nonprofit	1.80%	2.85%	3.06%	2.50%	1.74%	4.37% *	1.98%	1.92%
Unknown	0.34%	13.55% *	*****	*****	0.95% *	0.32%	10.15% *	0.33%
Age of firm								
Less than 5 years	1.88%	1.97%	2.97%	2.78%	4.22% *	3.77% *	2.03%	2.42%
5-9 years	1.36%	1.66%	3.56%	2.00%	3.22%	6.03% *	1.30%	1.98%
10-19 years	1.20%	2.42%	1.73%	1.75%	1.33%	4.61% *	1.63%	1.58%
20 or more years	0.61%	1.78%	1.64%	1.69%	1.07%	1.07%	1.14%	0.67%
Unknown	0.74%	10.35% *	12.84% *	3.19% *	1.06% *	0.88%	6.18% *	0.79%
Multi/single status								
2 or more locations	0.39%	5.81%	3.64%	1.52%	0.84%	0.61%	1.58%	0.36%
1 location only	0.77%	1.19%	1.32%	0.86%	2.23%	4.87%	0.84%	1.60%
Percent full-time employees								
Less than 25%	2.50%	3.88%	6.99%	3.90%	2.63% *	1.16% *	2.96%	1.65% *
25-49%	2.24%	4.61%	6.04%	3.17%	2.07% *	0.38% *	3.69%	0.78%
50-74%	1.30%	1.61%	2.38%	2.83%	1.31%	0.58%	1.35%	0.93%
75% or more	0.60%	1.46%	1.41%	1.05%	0.64%	0.87%	0.96%	0.52%
Union presence								
No union employees	0.59%	1.20%	1.08%	1.06%	0.63%	0.39%	0.83%	0.38%
Has union employees	2.31%	4.23%	3.29%	4.32%	3.89%	3.78%	3.04%	2.86%
Unknown	1.16%	6.87%	7.52%	9.86% *	2.20%	0.80%	4.31%	0.68%
Percent low wage employees								
50% or more low wage	2.38%	4.57%	3.53%	3.88%	0.99%	1.84% *	3.32%	1.08%
Less than 50% low wage	0.51%	1.17%	1.14%	1.07%	0.85%	1.37%	0.77%	0.73%
Unknown	0.85%	4.20%	6.22% *	4.19%	0.81%	0.75%	2.70%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1999) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.9%	14.5%	9.0%	6.4%	2.7%	3.1%	12.4%	3.2%
Industry group								
Agric., fish., forest.	7.4%	9.4% *	0.4% *	2.3% *	14.8% *	*****	7.9%	3.4% *
Mining	0.5% *	*****	*****	3.7% *	*****	*****	*****	0.8% *
Construction	14.4%	17.6%	11.5%	8.3%	4.4% *	*****	14.9%	9.2%
Manufacturing	9.0%	13.7%	14.7%	5.1%	4.7% *	2.5%	12.3%	4.0%
Transp., commu., util.	14.4%	16.8% *	8.0% *	12.8% *	4.3% *	17.5%	14.5%	14.3%
Wholesale trade	8.7%	15.1%	10.4% *	7.5%	0.6% *	1.7% *	13.0%	1.8%
Retail trade	6.1%	16.2%	9.1%	5.8%	1.7% *	0.9% *	12.7%	1.3%
Fin., ins., real est.	5.8%	13.0%	6.5% *	6.1% *	2.1% *	0.4% *	11.4%	1.0% *
Services	9.9%	13.9%	7.2%	5.9%	3.0%	6.0%	12.0%	4.3%
Ownership								
For profit, incorporated	8.2%	13.8%	8.7%	6.2%	2.8%	3.3%	11.5%	3.4%
For profit, unincorporated	12.1%	14.6%	7.4%	6.5% *	2.3% *	1.3% *	13.5%	1.8%
Nonprofit	11.9%	18.3%	12.5%	7.2%	2.8% *	7.8% *	15.8%	4.0%
Unknown	0.3% *	*****	*****	*****	*****	0.4% *	*****	0.3% *
Age of firm								
Less than 5 years	11.0%	13.2%	6.5%	7.9%	2.2% *	1.3% *	11.8%	3.2% *
5-9 years	10.7%	13.8%	6.1% *	4.8% *	5.1% *	9.1% *	11.5%	5.0%
10-19 years	11.3%	15.3%	8.9%	7.4%	2.0% *	4.0% *	12.9%	3.7%
20 or more years	9.0%	14.9%	10.8%	6.0%	2.9%	3.6%	12.7%	3.4%
Unknown	2.8%	9.2% *	2.3% *	5.8% *	1.6% *	2.8%	5.9% *	2.7%
Multi/single status								
2 or more locations	3.4%	13.3% *	6.8% *	3.8%	2.3%	3.1%	7.0%	2.9%
1 location only	12.5%	14.5%	9.3%	8.3%	5.4%	7.2% *	12.9%	6.3%
Percent full-time employees								
Less than 25%	7.8%	14.5%	10.3%	7.1% *	2.3% *	0.3% *	13.1%	1.2% *
25-49%	6.4%	16.9%	8.5%	4.6% *	2.6% *	0.4% *	12.8%	1.2% *
50-74%	7.8%	14.0%	6.7%	5.2%	1.2% *	0.7% *	11.6%	1.1%
75% or more	9.5%	14.4%	9.4%	6.7%	3.0%	4.3%	12.5%	4.1%
Union presence								
No union employees	8.7%	14.3%	8.6%	5.8%	2.0%	1.0%	12.1%	1.8%
Has union employees	13.7%	16.1%	19.5%	14.7%	9.2%	12.5%	16.6%	12.2%
Unknown	6.0%	19.2% *	2.6% *	7.3% *	5.3% *	2.8%	16.0%	2.9%
Percent low wage employees								
50% or more low wage	10.4%	16.8%	12.5%	9.6%	2.4% *	1.1% *	15.5%	2.4% *
Less than 50% low wage	10.1%	13.9%	9.0%	6.1%	2.8%	6.1%	12.0%	4.3%
Unknown	3.7%	24.2%	*****	6.1% *	2.2% *	2.1%	17.9%	2.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1999) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.67%	0.79%	0.56%	0.39%	0.46%	0.50%	0.19%
Industry group								
Agric., fish., forest.	2.20%	2.86% *	0.20% *	4.78% *	6.58% *	*****	2.34%	2.26% *
Mining	0.73% *	*****	*****	10.22% *	*****	*****	*****	3.33% *
Construction	1.85%	2.32%	3.10%	1.67%	2.08% *	*****	1.98%	2.21%
Manufacturing	0.58%	1.68%	2.39%	1.39%	1.63% *	0.70%	0.68%	0.57%
Transp., commu., util.	2.01%	5.64% *	3.47% *	6.15% *	2.78% *	4.59%	3.91%	3.16%
Wholesale trade	1.19%	2.82%	3.80% *	2.13%	0.51% *	0.71% *	1.72%	0.33%
Retail trade	0.46%	1.55%	1.60%	1.12%	0.58% *	0.27% *	0.83%	0.30%
Fin., ins., real est.	1.22%	2.60%	2.53% *	3.25% *	1.39% *	0.21% *	2.04%	0.30% *
Services	0.76%	1.18%	1.10%	0.95%	0.68%	1.02%	1.03%	0.45%
Ownership								
For profit, incorporated	0.23%	0.64%	0.88%	0.82%	0.39%	0.55%	0.39%	0.34%
For profit, unincorporated	1.19%	1.57%	1.54%	2.48% *	0.80% *	0.69% *	1.29%	0.43%
Nonprofit	0.88%	1.54%	2.65%	1.35%	1.12% *	3.58% *	1.36%	1.13%
Unknown	0.27% *	*****	*****	*****	*****	0.35% *	*****	0.27% *
Age of firm								
Less than 5 years	1.42%	1.75%	1.48%	2.23%	3.46% *	1.21% *	1.51%	1.03% *
5-9 years	0.81%	0.90%	2.57% *	1.51% *	2.40% *	5.39% *	0.87%	1.08%
10-19 years	0.42%	0.81%	1.89%	1.55%	0.78% *	1.82% *	0.49%	0.75%
20 or more years	0.30%	0.88%	0.97%	0.66%	0.54%	0.92%	0.63%	0.30%
Unknown	0.47%	3.60% *	4.87% *	2.39% *	0.77% *	0.53%	3.39% *	0.48%
Multi/single status								
2 or more locations	0.30%	4.21% *	2.05% *	0.76%	0.47%	0.46%	1.25%	0.25%
1 location only	0.48%	0.69%	0.71%	0.51%	1.30%	3.11% *	0.50%	0.74%
Percent full-time employees								
Less than 25%	1.10%	2.78%	3.05%	3.59% *	1.37% *	0.62% *	2.26%	0.58% *
25-49%	0.94%	3.36%	1.98%	1.85% *	1.37% *	0.29% *	1.91%	0.36% *
50-74%	0.91%	1.65%	1.77%	1.44%	0.51% *	0.33% *	1.42%	0.27%
75% or more	0.39%	0.91%	0.97%	0.69%	0.46%	0.67%	0.60%	0.32%
Union presence								
No union employees	0.29%	0.60%	0.82%	0.53%	0.30%	0.22%	0.47%	0.23%
Has union employees	1.75%	4.45%	4.66%	4.07%	2.34%	2.94%	2.09%	2.40%
Unknown	1.36%	6.55% *	2.87% *	9.98% *	1.81% *	0.71%	4.72%	0.69%
Percent low wage employees								
50% or more low wage	1.22%	2.81%	2.96%	2.64%	1.00% *	1.63% *	1.84%	0.81% *
Less than 50% low wage	0.36%	0.72%	0.82%	0.60%	0.48%	1.12%	0.47%	0.26%
Unknown	0.51%	2.55%	*****	3.82% *	0.86% *	0.41%	1.97%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(1999) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.9%	25.6%	18.2%	11.0%	5.4%	4.3%	22.2%	5.4%
Industry group								
Agric., fish., forest.	20.5%	22.8%	16.4% *	22.7% *	3.5% *	0.8% *	22.0%	9.2% *
Mining	14.6% *	42.1% *	12.3% *	3.7% *	21.2% *	2.0% *	23.9% *	7.5% *
Construction	26.0%	27.7%	25.7%	21.5%	20.7%	1.8% *	26.6%	18.9%
Manufacturing	12.2%	20.3%	12.0%	10.6%	6.1%	6.3%	15.7%	6.8%
Transp., commu., util.	20.7%	25.1%	16.8%	12.3% *	7.6% *	24.4%	20.8%	20.6%
Wholesale trade	18.0%	25.1%	27.0%	14.7%	6.8% *	6.6%	24.7%	7.1%
Retail trade	8.3%	22.1%	11.6%	8.1%	3.4%	0.9%	16.7%	2.1%
Fin., ins., real est.	13.0%	26.8%	21.7%	8.0%	5.8% *	2.4% *	23.5%	3.7%
Services	18.5%	26.8%	18.0%	9.2%	4.9%	4.8%	23.4%	5.2%
Ownership								
For profit, incorporated	15.5%	26.9%	16.8%	11.4%	6.2%	4.9%	22.2%	5.9%
For profit, unincorporated	18.4%	20.0%	24.6%	11.0%	4.7% *	1.2% *	20.3%	4.4% *
Nonprofit	18.9%	31.1%	21.7%	9.3%	3.4%	2.9% *	25.9%	4.8%
Unknown	1.0%	12.8% *	*****	*****	1.6% *	0.8% *	7.6% *	0.8%
Age of firm								
Less than 5 years	19.1%	21.9%	16.0%	12.2%	6.4% *	2.3% *	20.4%	7.0%
5-9 years	19.7%	24.7%	15.0%	7.6%	7.6% *	8.3% *	21.1%	8.2%
10-19 years	19.7%	26.8%	16.3%	10.2%	4.1%	10.2% *	22.5%	6.6%
20 or more years	17.0%	27.4%	21.1%	12.5%	6.4%	5.4%	23.5%	6.9%
Unknown	3.4%	10.5% *	16.4% *	*****	1.4% *	3.4%	9.1% *	3.2%
Multi/single status								
2 or more locations	6.0%	15.2% *	15.5%	10.4%	4.7%	4.3%	13.5%	4.9%
1 location only	22.3%	25.9%	18.6%	11.4%	10.5%	11.2% *	23.1%	10.3%
Percent full-time employees								
Less than 25%	16.7%	35.0%	16.2%	9.5%	3.7% *	0.3% *	28.0%	2.4%
25-49%	11.5%	26.4%	20.3%	10.2%	4.0% *	0.9% *	22.1%	2.7%
50-74%	15.1%	24.7%	18.8%	10.8%	4.6%	0.9% *	22.3%	2.5%
75% or more	16.5%	25.3%	17.9%	11.2%	5.9%	5.9%	22.0%	6.6%
Union presence								
No union employees	15.8%	25.2%	17.3%	10.0%	4.1%	2.0%	21.7%	3.8%
Has union employees	23.7%	43.9%	34.2%	29.2%	20.1%	14.8%	37.8%	16.7%
Unknown	7.5%	20.7%	21.1% *	5.9% *	6.4% *	3.7%	18.8%	4.0%
Percent low wage employees								
50% or more low wage	12.0%	21.2%	9.6% *	10.4%	3.0% *	1.1% *	17.3%	3.7%
Less than 50% low wage	19.1%	26.2%	18.8%	11.3%	6.3%	7.8%	22.8%	7.7%
Unknown	4.6%	20.4%	12.7% *	4.9% *	2.4%	3.2%	16.9%	3.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(1999) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.02%	0.69%	0.62%	0.55%	0.56%	0.77%	0.34%
Industry group								
Agric., fish., forest.	2.52%	3.57%	6.08% *	8.69% *	10.40% *	3.12% *	2.82%	3.16% *
Mining	4.84% *	13.71% *	4.16% *	10.22% *	9.65% *	0.76% *	8.47% *	4.24% *
Construction	1.22%	2.07%	3.73%	3.97%	5.03%	0.78% *	1.47%	3.07%
Manufacturing	1.41%	3.87%	2.28%	1.80%	1.05%	1.35%	2.51%	0.82%
Transp., commu., util.	2.46%	4.42%	3.37%	4.24% *	2.72% *	5.50%	3.07%	3.54%
Wholesale trade	1.55%	4.01%	4.70%	2.09%	2.58% *	1.95%	1.97%	1.53%
Retail trade	0.42%	1.10%	1.50%	0.98%	0.60%	0.20%	0.81%	0.26%
Fin., ins., real est.	1.27%	2.70%	5.57%	2.11%	1.76% *	0.82% *	2.45%	0.81%
Services	0.91%	1.51%	1.39%	1.17%	0.83%	1.29%	1.21%	0.72%
Ownership								
For profit, incorporated	0.37%	1.09%	0.82%	0.71%	0.50%	0.70%	0.67%	0.43%
For profit, unincorporated	1.16%	1.31%	4.87%	2.87%	1.63% *	0.89% *	1.38%	1.52% *
Nonprofit	1.52%	3.14%	2.47%	1.40%	0.92%	1.52% *	2.11%	1.07%
Unknown	0.24%	13.55% *	*****	*****	0.95% *	0.26% *	10.15% *	0.19%
Age of firm								
Less than 5 years	1.91%	2.27%	3.56%	2.56%	2.63% *	0.93% *	2.16%	1.81%
5-9 years	1.35%	1.77%	2.33%	0.98%	3.07% *	6.07% *	1.48%	2.23%
10-19 years	1.09%	1.69%	1.30%	1.56%	0.91%	4.17% *	1.44%	1.27%
20 or more years	0.35%	1.05%	1.06%	1.36%	0.79%	1.13%	0.61%	0.65%
Unknown	0.52%	10.00% *	11.76% *	*****	0.52% *	0.56%	5.01% *	0.53%
Multi/single status								
2 or more locations	0.40%	4.83% *	2.99%	0.82%	0.64%	0.56%	1.11%	0.37%
1 location only	0.79%	1.07%	1.03%	0.77%	1.55%	4.22% *	0.86%	1.11%
Percent full-time employees								
Less than 25%	2.41%	4.22%	4.11%	1.22%	1.41% *	0.28% *	3.57%	0.58%
25-49%	1.70%	3.09%	5.85%	2.37%	1.94% *	0.40% *	3.37%	0.55%
50-74%	0.96%	1.33%	2.75%	2.92%	0.96%	0.29% *	1.36%	0.63%
75% or more	0.33%	1.16%	0.86%	0.90%	0.59%	0.80%	0.71%	0.60%
Union presence								
No union employees	0.58%	1.10%	0.85%	0.54%	0.46%	0.38%	0.89%	0.25%
Has union employees	1.73%	3.91%	6.12%	5.43%	3.89%	3.41%	3.36%	2.69%
Unknown	0.98%	5.12%	7.05% *	2.04% *	2.37% *	0.61%	2.99%	0.46%
Percent low wage employees								
50% or more low wage	1.25%	3.36%	3.43% *	2.04%	0.95% *	0.69% *	2.41%	0.90%
Less than 50% low wage	0.50%	1.06%	0.87%	0.71%	0.66%	1.48%	0.75%	0.63%
Unknown	0.45%	3.35%	4.78% *	2.25% *	0.65%	0.47%	2.24%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(1999) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.9%	9.9%	6.2%	3.3%	1.1%	2.2%	8.3%	2.0%
Industry group								
Agric., fish., forest.	20.4%	24.7%	16.0% *	1.2% *	3.3% *	14.5% *	22.0%	7.7% *
Mining	14.8% *	30.6% *	*****	20.3% *	11.5% *	12.6% *	17.1% *	13.0% *
Construction	7.7%	8.9%	4.8%	8.3%	4.9% *	*****	7.7%	6.6% *
Manufacturing	5.1%	6.5%	8.5%	2.8% *	1.8% *	4.4% *	6.2%	3.5%
Transp., commu., util.	6.6%	7.7% *	5.8% *	0.4% *	3.2% *	8.8%	6.3%	6.9%
Wholesale trade	5.8%	12.4%	1.8% *	1.2% *	1.8% *	3.5% *	7.8%	2.6%
Retail trade	3.3%	6.8%	7.6%	3.4%	0.5% *	0.7%	6.7%	0.8%
Fin., ins., real est.	3.8%	5.9%	5.4% *	4.2% *	0.3% *	2.4% *	5.5%	2.2% *
Services	6.8%	10.3%	6.2%	2.9%	0.6%	1.2% *	8.9%	1.0%
Ownership								
For profit, incorporated	5.4%	9.3%	6.2%	3.3%	1.2%	2.4%	7.7%	2.1%
For profit, unincorporated	8.1%	10.0%	5.0% *	1.8% *	1.4% *	0.3% *	9.0%	1.4% *
Nonprofit	7.8%	13.1%	7.9%	4.3% *	0.6% *	4.4% *	10.7%	2.0% *
Unknown	0.2% *	*****	*****	*****	*****	0.2% *	*****	0.2% *
Age of firm								
Less than 5 years	6.4%	7.4%	6.4%	1.9% *	0.7% *	3.1% *	6.9%	1.9% *
5-9 years	6.5%	9.0%	2.7% *	2.5%	0.3% *	0.2% *	7.2%	1.0% *
10-19 years	6.7%	9.6%	5.1%	3.3% *	1.5% *	1.1% *	7.8%	1.8%
20 or more years	6.8%	12.1%	8.3%	3.7%	1.2%	2.1%	9.9%	1.9%
Unknown	2.1%	*****	*****	3.4% *	0.5% *	2.3%	2.7% *	2.1%
Multi/single status								
2 or more locations	2.3%	6.2% *	6.6%	3.1%	0.8%	2.2%	5.2%	1.9%
1 location only	8.3%	10.0%	6.1%	3.5%	2.9%	1.3% *	8.6%	3.0%
Percent full-time employees								
Less than 25%	6.7%	10.3% *	14.8% *	7.5% *	0.6% *	1.1% *	10.6%	1.8% *
25-49%	4.9%	13.6%	7.8% *	3.6% *	0.1% *	***** *	10.5%	0.4% *
50-74%	5.3%	8.6%	6.2%	2.8% *	1.0% *	1.3% *	7.5%	1.3% *
75% or more	6.1%	9.9%	5.7%	3.1%	1.2%	2.8%	8.2%	2.4%
Union presence								
No union employees	5.9%	9.8%	6.0%	2.7%	0.8%	1.4%	8.1%	1.4%
Has union employees	8.2%	14.1%	10.0% *	10.1%	4.8% *	6.3%	12.3%	6.2%
Unknown	3.2%	9.1% *	5.1% *	11.6% *	0.1% *	1.4% *	9.4% *	1.4%
Percent low wage employees								
50% or more low wage	7.9%	15.3%	6.8%	4.7% *	0.2% *	0.7% *	12.5%	0.9% *
Less than 50% low wage	6.7%	9.6%	6.2%	3.2%	1.4%	3.4%	8.0%	2.4%
Unknown	2.2%	8.2%	3.3% *	3.9% *	*****	1.8%	7.2%	1.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(1999) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.72%	0.37%	0.55%	0.19%	0.22%	0.46%	0.19%
Industry group								
Agric., fish., forest.	2.79%	3.99%	9.09% *	8.25% *	1.59% *	13.75% *	3.06%	6.00% *
Mining	4.50% *	13.41% *	*****	11.00% *	8.79% *	9.23% *	12.45% *	5.24% *
Construction	1.30%	1.65%	1.23%	2.33%	1.59% *	*****	1.33%	2.45% *
Manufacturing	0.64%	1.40%	2.27%	0.91% *	0.67% *	1.35% *	0.97%	0.74%
Transp., commu., util.	1.07%	2.45% *	2.78% *	0.30% *	1.16% *	1.96%	1.70%	1.39%
Wholesale trade	0.81%	2.20%	1.26% *	0.61% *	1.29% *	1.34% *	1.38%	0.69%
Retail trade	0.44%	1.13%	1.75%	0.94%	0.36% *	0.15%	0.90%	0.15%
Fin., ins., real est.	0.51%	0.86%	2.40% *	2.21% *	0.22% *	1.05% *	0.75%	0.87% *
Services	0.52%	0.89%	0.66%	0.81%	0.13%	0.42% *	0.74%	0.22%
Ownership								
For profit, incorporated	0.33%	0.90%	0.54%	0.59%	0.21%	0.25%	0.58%	0.21%
For profit, unincorporated	0.66%	0.85%	1.55% *	0.78% *	0.63% *	0.33% *	0.75%	0.45% *
Nonprofit	0.93%	1.60%	1.44%	1.53% *	0.23% *	2.47% *	1.22%	0.65% *
Unknown	0.07% *	*****	*****	*****	*****	0.08% *	*****	0.07% *
Age of firm								
Less than 5 years	0.69%	0.80%	1.39%	1.18% *	0.48% *	3.82% *	0.68%	1.03% *
5-9 years	1.01%	1.57%	0.87% *	0.70%	0.21% *	0.14% *	1.11%	0.40% *
10-19 years	0.49%	0.83%	0.63%	1.01% *	0.60% *	0.86% *	0.62%	0.49%
20 or more years	0.49%	1.31%	0.91%	0.75%	0.28%	0.31%	0.87%	0.28%
Unknown	0.31%	*****	*****	2.02% *	0.29% *	0.36%	2.72% *	0.30%
Multi/single status								
2 or more locations	0.15%	2.52% *	1.35%	0.88%	0.18%	0.22%	1.10%	0.16%
1 location only	0.43%	0.73%	0.54%	0.44%	0.63%	1.20% *	0.47%	0.62%
Percent full-time employees								
Less than 25%	1.24%	3.09% *	4.62% *	3.26% *	0.54% *	1.09% *	2.10%	1.33% *
25-49%	0.63%	2.44%	3.04% *	1.98% *	0.09% *	*****	1.46%	0.33% *
50-74%	0.79%	1.38%	1.57%	1.45% *	0.76% *	0.47% *	0.99%	0.49% *
75% or more	0.27%	0.72%	0.36%	0.66%	0.22%	0.31%	0.43%	0.22%
Union presence								
No union employees	0.32%	0.74%	0.30%	0.49%	0.21%	0.25%	0.50%	0.19%
Has union employees	0.84%	3.19%	3.34% *	2.61%	1.44% *	0.62%	2.38%	0.55%
Unknown	0.85%	3.72% *	2.27% *	5.32% *	0.27% *	0.44% *	3.16% *	0.39%
Percent low wage employees								
50% or more low wage	1.61%	3.71%	1.73%	2.15% *	0.21% *	0.42% *	2.49%	0.45% *
Less than 50% low wage	0.32%	0.72%	0.44%	0.62%	0.24%	0.63%	0.49%	0.37%
Unknown	0.32%	2.40%	2.05% *	2.02% *	*****	0.38%	1.29%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.d(1999) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	29.7%	11.1%	15.0%	26.4%	39.5%	69.7%	13.5%	56.3%
Industry group								
Agric., fish., forest.	13.6%	10.1%	6.6% *	15.5% *	25.5% *	72.0%	10.3%	38.2%
Mining	29.5%	*****	*****	*****	36.5% *	66.6%	*****	52.1%
Construction	14.4%	11.9%	11.7%	24.8%	34.1%	42.1%	12.8%	33.4%
Manufacturing	28.2%	12.1%	17.1%	26.5%	36.9%	64.2%	16.6%	46.6%
Transp., commu., util.	41.4%	9.6%	10.4% *	38.5%	49.8%	74.2%	13.4%	66.1%
Wholesale trade	26.5%	8.2% *	13.0% *	36.8%	33.1%	59.1%	13.2%	48.1%
Retail trade	35.8%	6.2%	10.0%	19.7%	34.4%	65.6%	8.7%	55.6%
Fin., ins., real est.	48.8%	15.9%	24.1%	30.0%	46.4%	87.2%	18.6%	75.4%
Services	24.5%	12.0%	18.2%	27.0%	42.9%	66.2%	14.5%	51.5%
Ownership								
For profit, incorporated	31.4%	10.6%	14.2%	25.0%	37.2%	70.4%	13.2%	57.2%
For profit, unincorporated	15.6%	11.2%	14.2%	25.0%	31.3%	59.7%	12.2%	39.9%
Nonprofit	27.8%	13.9%	21.3%	33.0%	49.4%	60.9%	17.5%	49.0%
Unknown	65.8%	28.2% *	27.6% *	79.1%	49.1%	69.1%	27.9% *	66.9%
Age of firm								
Less than 5 years	14.0%	8.9%	15.7%	32.4%	29.9%	61.7%	11.6%	36.6%
5-9 years	14.8%	9.8%	15.5%	22.7%	38.8%	51.1%	12.1%	35.4%
10-19 years	17.9%	13.2%	14.6%	21.7%	34.1%	50.1%	14.1%	35.9%
20 or more years	30.8%	11.0%	14.9%	27.4%	40.6%	80.9%	14.1%	56.6%
Unknown	63.5%	53.7%	15.1% *	53.2%	44.7%	66.1%	46.7%	63.9%
Multi/single status								
2 or more locations	53.2%	26.7%	18.1%	25.0%	39.2%	69.7%	20.5%	58.4%
1 location only	14.1%	10.8%	14.5%	27.4%	42.5%	57.5%	12.9%	35.4%
Percent full-time employees								
Less than 25%	26.7%	6.6% *	5.9% *	8.9%	31.7%	71.8%	6.3% *	52.1%
25-49%	34.0%	8.9%	9.9%	24.3%	34.9%	63.7%	10.0%	53.7%
50-74%	28.4%	9.4%	12.2%	26.2%	45.9%	69.1%	11.2%	58.4%
75% or more	29.6%	11.9%	16.4%	27.6%	39.5%	70.8%	14.6%	56.6%
Union presence								
No union employees	24.9%	10.6%	14.3%	24.9%	37.5%	63.3%	12.7%	49.7%
Has union employees	68.0%	28.8%	28.1%	49.3%	66.1%	92.4%	32.6%	85.4%
Unknown	57.0%	13.6%	19.2%	28.9%	35.5%	73.5%	16.8%	69.3%
Percent low wage employees								
50% or more low wage	20.6%	4.7% *	8.9%	14.3%	29.2%	66.3%	6.1%	43.1%
Less than 50% low wage	22.5%	11.5%	15.4%	26.7%	39.8%	75.3%	13.9%	49.5%
Unknown	60.9%	15.4%	16.3% *	44.1%	46.0%	67.7%	19.4%	65.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.d(1999) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	0.53%	0.41%	1.15%	0.62%	1.06%	0.57%	0.37%	0.66%
Industry group								
Agric., fish., forest.	2.78%	2.75%	4.19% *	12.34% *	11.50% *	12.99%	1.95%	10.89%
Mining	8.15%	*****	*****	*****	12.25% *	13.72%	*****	12.08%
Construction	1.09%	0.95%	2.76%	3.43%	4.63%	11.03%	1.20%	5.17%
Manufacturing	1.37%	2.12%	4.51%	3.59%	3.19%	2.65%	1.86%	1.32%
Transp., commu., util.	2.66%	1.95%	4.10% *	5.78%	6.48%	4.51%	1.74%	2.68%
Wholesale trade	2.11%	2.71% *	4.02% *	5.24%	5.31%	3.68%	2.75%	2.15%
Retail trade	1.13%	1.05%	1.67%	1.27%	2.38%	1.95%	0.83%	1.54%
Fin., ins., real est.	1.59%	1.87%	3.73%	3.73%	4.01%	1.65%	1.55%	1.30%
Services	0.46%	0.52%	1.20%	1.71%	2.55%	2.07%	0.33%	0.90%
Ownership								
For profit, incorporated	0.59%	0.34%	1.37%	0.75%	1.69%	0.51%	0.48%	0.82%
For profit, unincorporated	1.16%	1.26%	2.61%	3.97%	5.76%	7.82%	0.93%	3.37%
Nonprofit	1.12%	2.16%	3.03%	2.99%	2.75%	5.50%	1.21%	2.29%
Unknown	3.84%	11.69% *	8.94% *	20.89%	7.93%	3.81%	11.34% *	4.04%
Age of firm								
Less than 5 years	0.94%	1.43%	3.33%	2.11%	3.84%	6.00%	1.24%	1.45%
5-9 years	1.00%	0.99%	1.75%	3.03%	5.21%	10.51%	0.84%	3.86%
10-19 years	0.81%	0.93%	1.24%	1.22%	4.54%	4.04%	0.74%	3.15%
20 or more years	0.64%	0.86%	1.68%	1.05%	1.99%	1.22%	0.79%	1.23%
Unknown	0.89%	14.41%	7.69% *	8.48%	3.88%	0.81%	5.94%	0.88%
Multi/single status								
2 or more locations	0.68%	5.47%	2.71%	1.94%	1.18%	0.57%	1.67%	0.72%
1 location only	0.35%	0.40%	1.32%	0.80%	1.20%	5.81%	0.36%	0.80%
Percent full-time employees								
Less than 25%	2.96%	2.34% *	3.87% *	1.84%	3.11%	5.92%	2.22% *	4.56%
25-49%	2.72%	2.01%	2.70%	4.09%	3.44%	3.61%	1.47%	2.96%
50-74%	1.52%	1.15%	2.23%	3.91%	3.78%	2.93%	0.73%	2.49%
75% or more	0.46%	0.52%	1.25%	1.00%	1.22%	0.78%	0.47%	0.68%
Union presence								
No union employees	0.54%	0.43%	1.20%	0.35%	1.42%	1.25%	0.34%	0.76%
Has union employees	1.37%	5.41%	7.91%	5.95%	3.38%	1.15%	3.08%	1.15%
Unknown	2.30%	3.65%	5.55%	7.36%	5.58%	2.36%	3.53%	2.48%
Percent low wage employees								
50% or more low wage	1.79%	1.77% *	2.09%	3.46%	3.62%	5.24%	1.42%	2.76%
Less than 50% low wage	0.47%	0.47%	1.16%	0.65%	1.47%	1.40%	0.33%	1.11%
Unknown	0.82%	3.45%	5.99% *	4.55%	3.63%	0.65%	2.02%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.e(1999) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1999

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	29.7%	18.7%	88.3%	37.7%	64.1%	14.4%	13.0%	71.8%
Firm size								
Less than 50 employees	13.5%	16.9%	85.2%	34.0%	55.3%	4.4%	4.6%	62.7%
50+ employees	56.3%	21.7%	93.5%	43.7%	78.7%	30.9%	27.0%	86.9%
Less than 10 employees	11.1%	18.4%	83.2%	33.8%	52.7%	3.5%	3.5%	52.0%
10-24 employees	15.0%	14.5%	87.9%	33.7%	58.1%	5.0%	4.9%	80.6%
25-99 employees	26.4%	12.6%	91.7%	35.8%	65.8%	9.4%	10.2%	87.0%
100-999 employees	39.5%	13.4%	93.2%	36.7%	74.0%	16.8%	14.6%	90.8%
1000+ employees	69.7%	27.7%	93.8%	48.5%	83.1%	41.8%	36.1%	84.7%
Industry group								
Agric., fish., forest.	13.6%	31.5%	71.1%	22.6%	52.8%	6.4%	4.6%	46.2%
Mining	29.5%	30.3%	82.6%	24.8%	76.7%	28.5%	30.2%	58.6%
Construction	14.4%	14.0%	87.9%	36.7%	55.1%	3.4%	4.2%	70.7%
Manufacturing	28.2%	15.9%	89.7%	41.9%	60.6%	15.9%	12.9%	82.9%
Transp., commu., util.	41.4%	22.3%	90.5%	44.6%	66.6%	27.9%	26.3%	81.8%
Wholesale	26.5%	15.9%	88.8%	32.7%	67.5%	14.9%	12.9%	75.8%
Retail	35.8%	20.8%	89.2%	37.5%	67.6%	16.2%	13.8%	82.1%
Fin., ins., real est.	48.8%	23.1%	93.0%	47.4%	74.4%	38.7%	34.2%	71.6%
Services	24.5%	16.9%	87.2%	35.9%	61.3%	7.4%	7.4%	63.7%
Unknown	*****	*****	100.0%	*****	100.0%	*****	*****	100.0%
Ownership								
For profit, incorporated	31.4%	18.6%	89.4%	37.8%	66.5%	16.4%	14.8%	75.2%
For profit, unincorporated	15.6%	20.6%	81.8%	34.4%	52.4%	5.8%	4.4%	60.2%
Nonprofit	27.8%	16.7%	87.6%	41.5%	57.0%	12.1%	11.9%	59.8%
Unknown	65.8%	19.6%	96.9%	37.3%	88.5%	14.8%	12.6%	88.1%
Age of firm								
Less than 5 years	14.0%	15.6%	86.5%	32.7%	58.5%	3.0%	2.6%	63.5%
5-9 years	14.8%	13.5%	88.4%	35.9%	57.3%	3.5%	2.9%	64.7%
10-19 years	17.9%	14.9%	87.7%	35.7%	58.5%	4.1%	4.2%	70.4%
20 or more years	30.8%	21.6%	86.8%	38.5%	63.3%	17.9%	16.7%	72.0%
Unknown	63.5%	22.5%	93.9%	42.8%	82.1%	35.1%	30.0%	84.1%
Multi/single status								
2 or more locations	53.2%	21.7%	92.9%	42.2%	77.8%	30.0%	26.2%	86.3%
1 location only	14.1%	16.8%	85.3%	34.7%	55.1%	4.1%	4.3%	62.3%
Percent full-time employees								
Less than 25%	26.7%	18.8%	87.1%	35.8%	61.7%	11.4%	10.3%	61.0%
25-49%	34.0%	22.0%	88.0%	35.3%	65.9%	12.9%	13.2%	77.2%
50-74%	28.4%	17.9%	88.1%	37.8%	63.4%	11.4%	10.0%	71.5%
75% or more	29.6%	18.5%	88.5%	38.0%	64.2%	15.3%	13.7%	71.9%
Union presence								
No union employees	24.9%	17.5%	87.8%	35.2%	62.6%	10.5%	9.3%	70.9%
Has union employees	68.0%	31.2%	91.3%	56.7%	76.0%	40.1%	38.5%	76.3%
Unknown	57.0%	22.1%	92.9%	52.5%	73.1%	43.0%	39.4%	80.6%
Percent low wage employees								
50% or more low wage	20.6%	21.6%	83.5%	31.7%	56.1%	7.9%	8.0%	64.2%
Less than 50% low wage	22.5%	17.2%	87.5%	36.3%	61.0%	10.0%	9.3%	70.2%
Unknown	60.9%	23.6%	93.2%	45.3%	78.9%	34.2%	29.6%	80.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
***** No estimate available. No reported values in cell.

Table I.A.2.e(1999) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1999

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.53%	0.32%	0.24%	0.59%	0.54%	0.48%	0.43%	0.52%
Firm size								
Less than 50 employees	0.37%	0.37%	0.36%	0.57%	0.84%	0.28%	0.24%	0.64%
50+ employees	0.66%	0.50%	0.41%	1.02%	0.65%	1.00%	0.88%	0.57%
Less than 10 employees	0.41%	0.47%	0.47%	0.71%	0.73%	0.32%	0.32%	0.77%
10-24 employees	1.15%	0.91%	0.89%	0.74%	1.19%	0.36%	0.42%	0.97%
25-99 employees	0.62%	0.67%	0.48%	1.12%	1.23%	0.77%	0.66%	0.80%
100-999 employees	1.06%	0.85%	0.45%	1.12%	1.18%	0.91%	0.86%	0.72%
1000+ employees	0.57%	1.19%	0.56%	1.34%	0.91%	1.51%	1.32%	0.84%
Industry group								
Agric., fish., forest.	2.78%	2.32%	2.50%	2.93%	4.38%	2.10%	1.31%	3.25%
Mining	8.15%	10.89%	8.57%	7.29%	8.17%	7.67%	7.67%	5.48%
Construction	1.09%	1.28%	1.52%	1.56%	1.57%	0.68%	0.65%	1.88%
Manufacturing	1.37%	1.52%	0.93%	1.50%	1.74%	1.25%	0.69%	1.62%
Transp., commu., util.	2.66%	2.61%	1.38%	2.24%	2.03%	2.20%	2.05%	1.47%
Wholesale	2.11%	1.35%	1.37%	1.43%	1.45%	0.74%	0.83%	1.86%
Retail	1.13%	0.68%	0.44%	1.13%	0.82%	0.89%	0.79%	0.64%
Fin., ins., real est.	1.59%	1.42%	0.84%	1.86%	1.70%	2.87%	2.90%	1.53%
Services	0.46%	0.61%	0.55%	1.09%	1.29%	0.45%	0.49%	0.81%
Unknown	*****	*****	31.62%	*****	31.62%	*****	*****	31.62%
Ownership								
For profit, incorporated	0.59%	0.46%	0.36%	0.55%	0.44%	0.63%	0.56%	0.65%
For profit, unincorporated	1.16%	0.86%	0.88%	1.44%	1.62%	0.70%	0.64%	1.70%
Nonprofit	1.12%	1.09%	0.86%	1.42%	1.70%	0.90%	1.17%	1.50%
Unknown	3.84%	2.44%	0.77%	4.24%	1.87%	2.48%	2.49%	1.83%
Age of firm								
Less than 5 years	0.94%	0.99%	1.11%	1.80%	1.65%	0.42%	0.43%	1.80%
5-9 years	1.00%	1.36%	1.06%	1.85%	2.09%	0.66%	0.49%	1.67%
10-19 years	0.81%	0.58%	0.44%	1.27%	1.09%	0.49%	0.54%	1.12%
20 or more years	0.64%	0.53%	0.42%	0.99%	0.53%	0.77%	0.62%	0.65%
Unknown	0.89%	0.60%	0.48%	1.45%	0.84%	1.42%	1.41%	1.08%
Multi/single status								
2 or more locations	0.68%	0.49%	0.50%	1.03%	0.64%	1.03%	0.78%	0.55%
1 location only	0.35%	0.39%	0.36%	0.58%	0.74%	0.24%	0.22%	0.56%
Percent full-time employees								
Less than 25%	2.96%	1.54%	1.42%	2.57%	3.01%	1.92%	2.23%	2.16%
25-49%	2.72%	1.33%	1.06%	1.14%	1.65%	1.44%	1.51%	1.43%
50-74%	1.52%	1.01%	1.18%	1.02%	1.47%	0.81%	0.94%	1.87%
75% or more	0.46%	0.43%	0.19%	0.61%	0.53%	0.61%	0.56%	0.48%
Union presence								
No union employees	0.54%	0.37%	0.29%	0.61%	0.60%	0.39%	0.37%	0.56%
Has union employees	1.37%	2.44%	0.81%	1.59%	2.29%	1.92%	1.73%	1.74%
Unknown	2.30%	1.97%	0.94%	3.02%	0.93%	2.12%	2.26%	1.68%
Percent low wage employees								
50% or more low wage	1.79%	1.40%	1.29%	1.85%	2.54%	1.14%	1.42%	1.55%
Less than 50% low wage	0.47%	0.47%	0.33%	0.54%	0.50%	0.46%	0.34%	0.47%
Unknown	0.82%	0.91%	0.40%	1.15%	0.99%	1.47%	1.42%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
***** No estimate available. No reported values in cell.

Table I.A.2.f(1999) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.8%	52.0%	80.6%	87.0%	90.8%	84.7%	62.7%	86.9%
Industry group								
Agric., fish., forest.	46.2%	34.5%	65.9%	84.7%	100.0%	67.9%	41.7%	80.4%
Mining	58.6%	73.9%	42.4% *	96.3%	79.8%	36.8%	65.4%	53.5%
Construction	70.7%	59.7%	85.8%	87.7%	90.8%	98.3%	69.1%	90.2%
Manufacturing	82.9%	66.9%	91.4%	95.3%	92.0%	75.6%	80.8%	86.3%
Transp., commu., util.	81.8%	71.0%	84.3%	89.2%	90.5%	85.4%	76.7%	86.4%
Wholesale trade	75.8%	57.8%	88.1%	91.4%	87.2%	78.9%	70.8%	84.0%
Retail trade	82.1%	51.8%	83.8%	89.4%	93.2%	93.2%	67.5%	92.7%
Fin., ins., real est.	71.6%	57.7%	86.1%	82.8%	89.8%	73.5%	64.7%	77.7%
Services	63.7%	47.1%	72.6%	82.1%	89.9%	83.2%	55.5%	86.0%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	75.2%	54.9%	83.9%	89.0%	91.8%	84.1%	67.2%	86.7%
For profit, unincorporated	60.2%	51.0%	79.8%	87.4%	92.5%	85.6%	56.1%	89.6%
Nonprofit	59.8%	37.1%	58.5%	76.4%	87.3%	88.3%	47.0%	85.9%
Unknown	88.1%	80.0%	59.5% *	85.6%	85.8%	88.9%	71.7%	88.5%
Age of firm								
Less than 5 years	63.5%	55.3%	78.1%	85.4%	94.6%	82.4%	61.0%	87.8%
5-9 years	64.7%	52.1%	83.7%	86.1%	89.3%	89.7%	61.7%	87.9%
10-19 years	70.4%	55.0%	82.1%	88.8%	95.6%	91.6%	65.5%	93.0%
20 or more years	72.0%	47.4%	79.1%	86.6%	90.6%	85.3%	61.6%	88.0%
	84.1%	87.4%	78.2%	85.6%	85.3%	84.0%	78.2%	84.2%
Multi/single status								
2 or more locations								
1 location only	86.3%	76.7%	84.2%	87.6%	90.9%	84.7%	83.9%	86.7%
	62.3%	51.4%	80.0%	86.6%	89.8%	86.4%	60.7%	89.1%
Percent full-time employees								
Less than 25%								
25-49%	61.0%	33.5%	45.1%	65.1%	92.8%	88.6%	40.0%	87.4%
50-74%	77.2%	41.3%	72.4%	84.0%	94.8%	94.9%	56.7%	94.0%
75% or more	71.5%	50.1%	75.3%	89.9%	88.3%	93.9%	59.8%	91.8%
Unknown	71.9%	54.0%	83.7%	88.1%	90.5%	80.8%	64.8%	84.7%
Union presence								
No union employees	70.9%	51.8%	80.9%	87.7%	91.4%	85.0%	62.6%	87.8%
Has union employees	76.3%	51.3%	69.3%	80.1%	89.2%	82.1%	62.5%	83.1%
Unknown	80.6%	59.6%	95.7%	76.1%	76.6%	85.8%	67.2%	84.7%
Percent low-wage employees								
50% or more low wage	64.2%	32.6%	69.1%	81.5%	93.3%	95.3%	45.8%	92.7%
Less than 50% low wage	70.2%	53.8%	81.2%	87.8%	91.5%	85.6%	64.3%	88.9%
Unknown	80.8%	43.6%	84.4%	80.3%	84.7%	83.6%	53.9%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.f(1999) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.77%	0.97%	0.80%	0.72%	0.84%	0.64%	0.57%
Industry group								
Agric., fish., forest.	3.25%	4.22%	8.52%	5.83%	14.91%	11.63%	3.39%	7.76%
Mining	5.48%	19.48%	14.62% *	17.61%	16.79%	10.70%	14.94%	7.15%
Construction	1.88%	2.78%	2.81%	2.20%	2.45%	2.95%	2.17%	2.65%
Manufacturing	1.62%	4.30%	2.72%	1.69%	2.02%	2.66%	2.46%	1.53%
Transp., commu., util.	1.47%	2.83%	5.60%	3.95%	3.71%	3.18%	2.44%	2.16%
Wholesale trade	1.86%	3.66%	2.61%	3.12%	3.71%	3.11%	3.24%	1.72%
Retail trade	0.64%	2.34%	2.29%	1.68%	1.69%	0.81%	1.44%	0.66%
Fin., ins., real est.	1.53%	2.35%	3.68%	3.32%	1.83%	2.73%	1.73%	2.08%
Services	0.81%	1.63%	1.65%	1.33%	1.50%	1.57%	1.14%	1.10%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.65%	1.10%	0.98%	1.00%	0.88%	0.95%	0.82%	0.65%
For profit, unincorporated	1.70%	2.45%	2.35%	2.30%	1.51%	5.93%	1.81%	1.36%
Nonprofit	1.50%	2.74%	2.96%	1.23%	1.82%	3.07%	1.87%	1.18%
Unknown	1.83%	21.62%	19.29% *	20.46%	4.77%	1.45%	19.70%	1.60%
Age of firm								
Less than 5 years	1.80%	2.51%	3.15%	2.31%	2.80%	5.37%	1.82%	2.56%
5-9 years	1.67%	2.40%	2.75%	2.28%	2.70%	5.97%	1.84%	2.47%
10-19 years	1.12%	2.25%	1.52%	0.99%	0.96%	2.31%	1.53%	0.90%
20 or more years	0.65%	0.92%	1.53%	1.10%	0.89%	1.43%	0.88%	0.74%
	1.08%	13.61%	14.29%	5.01%	2.58%	1.29%	8.10%	1.12%
Multi/single status								
2 or more locations								
1 location only	0.55%	4.58%	2.06%	1.59%	0.82%	0.84%	1.99%	0.59%
	0.56%	0.76%	1.02%	1.00%	1.00%	3.25%	0.63%	0.93%
Percent full-time employees								
Less than 25%								
25-49%	2.16%	4.74%	9.63%	4.30%	2.66%	3.73%	2.58%	1.95%
50-74%	1.43%	3.86%	3.94%	2.63%	1.55%	1.03%	2.50%	0.50%
75% or more	1.87%	3.21%	2.04%	1.75%	2.05%	0.98%	2.57%	0.93%
Unknown	0.48%	0.76%	1.05%	1.14%	0.99%	1.06%	0.51%	0.71%
Union presence								
No union employees	0.56%	0.78%	0.98%	0.77%	0.85%	0.84%	0.71%	0.56%
Has union employees	1.74%	4.15%	4.90%	3.39%	2.17%	2.19%	2.83%	1.39%
Unknown	1.68%	4.42%	4.73%	6.65%	5.51%	2.47%	3.03%	2.47%
Percent low-wage employees								
50% or more low wage	1.55%	2.27%	4.30%	2.09%	1.19%	2.53%	1.97%	1.37%
Less than 50% low wage	0.47%	0.93%	0.87%	0.88%	0.79%	1.55%	0.66%	0.83%
Unknown	1.07%	3.47%	6.01%	4.07%	2.49%	1.25%	1.81%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.g(1999) Average length of waiting period (in days) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.9	4.4	6.2	6.5	7.8	7.4	5.1	7.4
Industry group								
Agric., fish., forest.	4.3	3.5	4.9	8.3	8.1	3.9 *	4.1	5.8
Mining	3.6	3.9	1.7 *	5.1 *	4.9	3.3 *	3.0	4.0
Construction	7.0	6.0	8.8	7.8	9.5	6.1	7.0	7.7
Manufacturing	6.1	5.6	6.0	7.2	7.2	4.9	6.1	6.1
Transp., commu., util.	6.8	5.6	5.9	5.8	6.0	8.6	5.7	7.8
Wholesale trade	5.7	5.1	6.5	7.4	6.0	4.7	5.7	5.7
Retail trade	7.7	4.9	6.9	7.1	9.4	9.3	5.8	9.1
Fin., ins., real est.	4.6	3.9	5.6	5.1	6.7	4.3	4.3	4.8
Services	5.0	3.7	5.1	5.8	7.7	7.6	4.2	7.3
Unknown	26.0 *	26.0 *	*****	*****	*****	*****	26.0 *	*****
Ownership								
For profit, incorporated	6.2	4.6	6.5	6.9	8.0	7.3	5.4	7.4
For profit, unincorporated	5.2	4.6	6.4	6.6	7.4	7.2	4.9	7.3
Nonprofit	4.3	2.7	4.0	5.0	6.7	7.2	3.3	6.5
Unknown	8.6	12.8 *	2.4 *	3.4	10.4	8.5	8.6 *	8.6
Age of firm								
Less than 5 years	4.9	4.2	6.0	6.6	6.8	8.0	4.7	6.7
5-9 years	5.1	4.2	6.2	6.6	6.3	9.5	4.9	6.7
10-19 years	6.0	4.9	6.3	7.1	8.5	10.7	5.5	8.5
20 or more years	6.1	4.2	6.2	6.3	7.8	8.3	5.0	7.8
	6.8	5.5 *	3.8	6.3	7.7	6.7	5.6	6.8
Multi/single status								
2 or more locations								
1 location only	7.2	6.1	6.2	6.2	7.8	7.4	6.2	7.4
	5.1	4.4	6.2	6.8	7.2	7.4	5.0	7.0
Percent full-time employees								
Less than 25%								
25-49%	6.4	4.4	3.7	5.4	8.3	10.1	4.5	8.9
50-74%	7.3	3.0	5.4	6.2	8.8	10.8	4.3	9.7
75% or more	6.1	4.1	6.8	6.4	7.7	8.4	4.9	8.1
Unknown	5.7	4.5	6.2	6.7	7.6	6.4	5.2	6.7
Union presence								
No union employees	5.8	4.3	6.2	6.6	7.8	7.2	5.1	7.2
Has union employees	7.4	5.1	4.7	6.0	8.1	8.9	5.0	8.6
Unknown	6.7	5.7	5.6	6.5 *	7.6	6.9	6.0	6.9
Percent low-wage employees								
50% or more low wage	6.9	3.2	7.1	7.4	9.8	12.2	4.5	10.5
Less than 50% low wage	5.7	4.5	6.1	6.5	7.6	7.9	5.1	7.4
Unknown	6.7	4.6	5.1	6.6	7.3	6.8	5.1	6.9

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.A.2.g(1999) Standard error for average length of waiting period (in days) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.2
Industry group								
Agric., fish., forest.	0.7	0.7	1.1	1.4	2.1	1.5 *	0.6	1.4
Mining	0.5	1.0	0.6 *	2.4 *	1.1	2.1 *	0.7	1.2
Construction	0.4	0.6	0.7	0.9	0.8	1.5	0.4	0.5
Manufacturing	0.3	0.9	0.5	0.5	0.7	0.2	0.5	0.2
Transp., commu., util.	0.4	0.5	0.7	0.9	0.4	0.8	0.4	0.5
Wholesale trade	0.2	0.5	0.4	0.6	0.7	0.7	0.3	0.5
Retail trade	0.3	0.3	0.6	0.6	0.6	0.5	0.2	0.4
Fin., ins., real est.	0.3	0.7	0.5	0.5	0.5	0.3	0.5	0.3
Services	0.1	0.1	0.3	0.2	0.3	0.4	0.1	0.2
Unknown	8.2 *	8.2 *	*****	*****	*****	*****	8.2 *	*****
Ownership								
For profit, incorporated	0.1	0.2	0.1	0.2	0.2	0.3	0.1	0.2
For profit, unincorporated	0.2	0.3	0.5	0.4	0.5	0.9	0.2	0.4
Nonprofit	0.2	0.3	0.4	0.4	0.3	0.9	0.3	0.3
Unknown	0.5	3.9 *	0.8 *	0.8	2.5	0.6	3.0 *	0.6
Age of firm								
Less than 5 years	0.2	0.2	0.8	0.4	0.6	1.2	0.3	0.4
5-9 years	0.2	0.3	0.5	0.5	0.9	1.9	0.2	0.7
10-19 years	0.1	0.2	0.3	0.3	0.4	0.9	0.1	0.4
20 or more years	0.1	0.2	0.2	0.3	0.2	0.5	0.2	0.2
Unknown	0.2	2.3 *	0.8	1.3	0.7	0.2	1.2	0.2
Multi/single status								
2 or more locations	0.2	0.8	0.7	0.3	0.2	0.2	0.5	0.2
1 location only	0.1	0.1	0.1	0.2	0.3	0.9	0.1	0.2
Percent full-time employees								
Less than 25%	0.5	1.1	0.9	0.6	0.9	1.0	0.8	0.8
25-49%	0.4	0.4	0.6	0.7	0.5	1.0	0.3	0.6
50-74%	0.3	0.4	0.6	0.5	0.6	0.5	0.3	0.4
75% or more	0.1	0.2	0.1	0.2	0.2	0.2	0.1	0.2
Union presence								
No union employees	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1
Has union employees	0.4	0.7	0.6	0.6	0.7	0.7	0.5	0.5
Unknown	0.5	1.0	0.5	2.1 *	1.8	0.7	0.7	0.6
Percent low-wage employees								
50% or more low wage	0.4	0.5	0.8	0.5	0.8	1.7	0.4	0.7
Less than 50% low wage	0.1	0.1	0.1	0.2	0.2	0.4	0.1	0.2
Unknown	0.2	0.8	0.5	0.8	0.6	0.2	0.4	0.2

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.1(1999) Number of private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,072,185	15,074,539	10,222,394	15,865,865	20,120,327	49,789,060	33,318,366	77,753,819
Industry group								
Agric., fish., forest.	2,254,324	914,789	311,818	381,327	404,350	242,039	1,371,496	882,828
Mining	512,824	28,056 *	30,901 *	58,347 *	104,929 *	290,591	74,092	438,731
Construction	5,657,778	1,784,511	1,254,395	1,536,155	790,348	292,371	3,951,031	1,706,748
Manufacturing	18,717,945	655,468	951,252	2,333,808	4,607,633	10,169,783	2,677,188	16,040,757
Transp., commu., util.	6,893,854	510,481	316,242	643,900	1,018,359	4,404,872	1,107,575	5,786,279
Wholesale trade	7,054,973	823,349	838,270	1,236,135	1,181,994	2,975,225	2,304,768	4,750,205
Retail trade	22,457,262	2,604,538	2,209,205	3,306,680	2,890,638	11,446,201	6,612,689	15,844,573
Fin., ins., real est.	8,323,432	1,195,932	444,943	890,018	1,121,812	4,670,727	2,130,181	6,193,251
Services	39,192,680	6,552,191	3,863,933	5,479,495	7,999,810	15,297,252	13,082,687	26,109,993
Unknown	7,113	5,225	1,434 *	*****	455 *	*****	6,659	455 *
Ownership								
For profit, incorporated	81,597,501	8,617,969	7,614,355	12,316,864	13,924,088	39,124,224	22,705,821	58,891,680
For profit, unincorporated	10,404,330	4,435,390	1,481,185	1,393,939	1,761,287	1,332,529	6,540,740	3,863,590
Nonprofit	14,808,837	1,806,215	1,102,513	2,124,020	4,103,811	5,672,277	3,824,547	10,984,291
Unknown	4,261,517	214,965	24,341 *	31,041 *	331,141	3,660,030	247,259	4,014,258
Age of firm								
Less than 5 years	8,017,854	3,174,252	1,322,590	1,534,966	1,045,338	940,708	5,304,495	2,713,358
5-9 years	8,610,386	2,716,705	1,690,906	1,986,245	1,409,330	807,200	5,508,854	3,101,532
10-19 years	17,011,827	4,142,669	2,939,335	4,317,935	3,305,878	2,306,009	9,383,235	7,628,591
20 or more years	47,860,051	4,992,409	4,196,328	7,840,543	12,633,932	18,196,839	12,955,659	34,904,392
Unknown	29,572,069	48,504	73,234	186,176	1,725,850	27,538,305	166,123	29,405,946
Multi/single status								
2 or more locations	66,853,414	388,830	888,704	3,878,341	13,022,778	48,674,762	2,731,200	64,122,214
1 location only	44,218,771	14,685,709	9,333,690	11,987,524	7,097,550	1,114,299	30,587,166	13,631,605
Percent full-time employees								
Less than 25%	5,741,803	1,738,698	833,224	916,390	1,156,580	1,096,911	3,116,459	2,625,344
25-49%	8,941,271	1,096,322	851,120	1,281,581	1,417,008	4,295,240	2,624,102	6,317,169
50-74%	13,924,733	2,451,966	1,396,263	1,903,294	2,451,236	5,721,973	4,755,861	9,168,872
75% or more	82,464,379	9,787,553	7,141,787	11,764,600	15,095,503	38,674,936	22,821,945	59,642,434
Union presence								
No union employees	85,046,494	14,175,047	9,601,759	14,109,070	16,343,068	30,817,551	31,003,430	54,043,065
Has union employees	16,089,864	456,736	409,888	1,332,730	2,852,389	11,038,121	1,479,962	14,609,902
Unknown	9,935,827	442,756	210,747	424,065	924,870	7,933,389	834,975	9,100,852
Percent low-wage employees								
50% or more low wage	7,449,290	1,816,428	1,129,075	1,484,328	1,653,893	1,365,565	3,705,498	3,743,792
Less than 50% low wage	69,170,207	12,582,588	8,727,382	13,691,447	16,248,949	17,919,840	28,238,033	40,932,174
Unknown	34,452,689	675,523	365,936	690,090	2,217,484	30,503,655	1,374,836	33,077,853

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.1(1999) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,592,602	223,499	342,554	449,844	501,683	1,497,364	393,922	1,566,390
Industry group								
Agric., fish., forest.	164,957	59,335	59,667	84,530	141,312	44,940	113,312	132,910
Mining	88,758	9,076 *	16,293 *	19,994 *	36,975 *	76,721	29,305	76,727
Construction	138,546	83,386	86,886	101,210	63,970	61,717	102,859	114,722
Manufacturing	222,850	62,267	67,434	118,470	219,223	236,022	91,568	198,588
Transp., commu., util.	706,186	44,366	35,794	66,134	100,304	751,193	116,865	692,579
Wholesale trade	444,241	69,976	177,719	134,775	98,585	332,031	210,513	400,507
Retail trade	377,959	97,145	137,635	162,150	127,636	464,346	182,972	438,954
Fin., ins., real est.	441,370	138,320	76,273	160,367	88,956	400,231	172,123	389,094
Services	767,994	88,031	262,346	223,215	406,527	675,985	244,222	731,475
Unknown	2,013	1,782	1,434 *	*****	455 *	*****	1,889	455 *
Ownership								
For profit, incorporated	1,329,086	240,573	256,325	344,291	383,865	1,377,657	393,728	1,280,064
For profit, unincorporated	265,687	119,583	148,134	142,583	216,217	185,456	151,426	223,280
Nonprofit	589,249	88,951	64,518	94,007	250,976	522,605	134,827	539,450
Unknown	299,155	15,309	8,810 *	8,231 *	42,481	289,551	15,475	300,835
Age of firm								
Less than 5 years	387,239	171,085	103,779	152,358	238,846	177,887	197,453	307,782
5-9 years	147,351	66,943	117,452	95,083	81,274	117,802	108,197	105,842
10-19 years	411,631	110,492	140,130	233,357	223,286	213,878	257,164	335,308
20 or more years	1,173,882	99,742	168,077	324,766	482,838	738,486	304,799	984,092
Unknown	1,016,547	13,645	19,210	19,123	116,260	1,016,382	22,891	1,014,342
Multi/single status								
2 or more locations	1,506,824	87,304	53,842	184,815	379,992	1,460,713	130,544	1,531,422
1 location only	480,702	204,158	326,387	322,354	263,472	142,624	341,037	291,005
Percent full-time employees								
Less than 25%	181,486	78,693	74,965	66,945	122,847	129,153	83,977	190,982
25-49%	353,384	55,802	70,221	122,236	102,310	273,646	99,540	309,404
50-74%	504,542	70,301	83,166	113,275	148,901	422,636	133,718	446,489
75% or more	1,359,578	206,195	345,920	375,086	440,307	1,188,182	379,132	1,279,109
Union presence								
No union employees	1,208,042	234,441	351,014	490,473	422,772	1,044,609	426,711	1,233,794
Has union employees	811,693	74,086	48,682	222,614	198,109	852,156	180,431	886,736
Unknown	602,311	51,469	33,959	74,797	132,856	650,240	39,490	611,601
Percent low-wage employees								
50% or more low wage	255,830	52,647	43,379	119,735	214,540	110,253	113,753	290,438
Less than 50% low wage	1,265,984	196,465	365,126	380,460	448,047	918,526	373,057	1,160,582
Unknown	1,003,781	31,776	29,265	87,702	143,752	1,053,127	90,124	994,912

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.1.a(1999) Percent of number of private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	111,072,185	13.6%	9.2%	14.3%	18.1%	44.8%	30.0%	70.0%
Industry group								
Agric., fish., forest.	2,254,324	40.6%	13.8%	16.9%	17.9%	10.7%	60.8%	39.2%
Mining	512,824	5.5% *	6.0% *	11.4% *	20.5% *	56.7%	14.4%	85.6%
Construction	5,657,778	31.5%	22.2%	27.2%	14.0%	5.2%	69.8%	30.2%
Manufacturing	18,717,945	3.5%	5.1%	12.5%	24.6%	54.3%	14.3%	85.7%
Transp., commu., util.	6,893,854	7.4%	4.6%	9.3%	14.8%	63.9%	16.1%	83.9%
Wholesale trade	7,054,973	11.7%	11.9%	17.5%	16.8%	42.2%	32.7%	67.3%
Retail trade	22,457,262	11.6%	9.8%	14.7%	12.9%	51.0%	29.4%	70.6%
Fin., ins., real est.	8,323,432	14.4%	5.3%	10.7%	13.5%	56.1%	25.6%	74.4%
Services	39,192,680	16.7%	9.9%	14.0%	20.4%	39.0%	33.4%	66.6%
Unknown	7,113	73.5%	20.2% *	*****	6.4% *	*****	93.6%	6.4% *
Ownership								
For profit, incorporated	81,597,501	10.6%	9.3%	15.1%	17.1%	47.9%	27.8%	72.2%
For profit, unincorporated	10,404,330	42.6%	14.2%	13.4%	16.9%	12.8%	62.9%	37.1%
Nonprofit	14,808,837	12.2%	7.4%	14.3%	27.7%	38.3%	25.8%	74.2%
Unknown	4,261,517	5.0%	0.6% *	0.7% *	7.8%	85.9%	5.8%	94.2%
Age of firm								
Less than 5 years	8,017,854	39.6%	16.5%	19.1%	13.0%	11.7%	66.2%	33.8%
5-9 years	8,610,386	31.6%	19.6%	23.1%	16.4%	9.4%	64.0%	36.0%
10-19 years	17,011,827	24.4%	17.3%	25.4%	19.4%	13.6%	55.2%	44.8%
20 or more years	47,860,051	10.4%	8.8%	16.4%	26.4%	38.0%	27.1%	72.9%
Unknown	29,572,069	0.2%	0.2%	0.6%	5.8%	93.1%	0.6%	99.4%
Multi/single status								
2 or more locations	66,853,414	0.6%	1.3%	5.8%	19.5%	72.8%	4.1%	95.9%
1 location only	44,218,771	33.2%	21.1%	27.1%	16.1%	2.5%	69.2%	30.8%
Percent full-time employees								
Less than 25%	5,741,803	30.3%	14.5%	16.0%	20.1%	19.1%	54.3%	45.7%
25-49%	8,941,271	12.3%	9.5%	14.3%	15.8%	48.0%	29.3%	70.7%
50-74%	13,924,733	17.6%	10.0%	13.7%	17.6%	41.1%	34.2%	65.8%
75% or more	82,464,379	11.9%	8.7%	14.3%	18.3%	46.9%	27.7%	72.3%
Union presence								
No union employees	85,046,494	16.7%	11.3%	16.6%	19.2%	36.2%	36.5%	63.5%
Has union employees	16,089,864	2.8%	2.5%	8.3%	17.7%	68.6%	9.2%	90.8%
Unknown	9,935,827	4.5%	2.1%	4.3%	9.3%	79.8%	8.4%	91.6%
Percent low-wage employees								
50% or more low wage	7,449,290	24.4%	15.2%	19.9%	22.2%	18.3%	49.7%	50.3%
Less than 50% low wage	69,170,207	18.2%	12.6%	19.8%	23.5%	25.9%	40.8%	59.2%
Unknown	34,452,689	2.0%	1.1%	2.0%	6.4%	88.5%	4.0%	96.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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(1999) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 – 99 Employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,592,602	0.33%	0.32%	0.39%	0.45%	0.84%	0.52%	0.52%
Industry group								
Agric., fish., forest.	164,957	3.16%	2.05%	3.90%	5.28%	2.15%	4.23%	4.23%
Mining	88,758	1.66% *	3.50% *	4.05% *	6.99% *	6.91%	4.14%	4.14%
Construction	138,546	1.18%	1.64%	1.75%	1.13%	1.00%	1.54%	1.54%
Manufacturing	222,850	0.32%	0.34%	0.75%	1.13%	0.96%	0.44%	0.44%
Transp., commu., util.	706,186	0.87%	0.52%	1.34%	2.04%	4.19%	2.10%	2.10%
Wholesale trade	444,241	1.00%	2.48%	1.40%	1.83%	3.02%	2.56%	2.56%
Retail trade	377,959	0.52%	0.73%	0.64%	0.72%	1.31%	1.06%	1.06%
Fin., ins., real est.	441,370	1.52%	0.97%	1.73%	1.35%	2.97%	1.80%	1.80%
Services	767,994	0.42%	0.66%	0.48%	0.96%	1.32%	0.76%	0.76%
Unknown	2,013	16.71%	10.56% *	*****	3.42% *	*****	17.39%	3.42% *
Ownership								
For profit, incorporated	1,329,086	0.39%	0.33%	0.35%	0.61%	0.97%	0.58%	0.58%
For profit, unincorporated	265,687	1.73%	1.20%	1.48%	1.70%	1.66%	1.48%	1.48%
Nonprofit	589,249	0.35%	0.50%	0.85%	1.82%	2.07%	0.94%	0.94%
Unknown	299,155	0.43%	0.25% *	0.28% *	0.92%	1.19%	0.56%	0.56%
Age of firm								
Less than 5 years	387,239	2.33%	1.52%	1.53%	2.48%	1.82%	2.50%	2.50%
5-9 years	147,351	0.93%	1.24%	0.95%	0.84%	1.37%	0.95%	0.95%
10-19 years	411,631	0.86%	0.76%	1.14%	1.06%	1.09%	1.26%	1.26%
20 or more years	1,173,882	0.33%	0.24%	0.68%	0.70%	0.83%	0.50%	0.50%
Unknown	1,016,547	0.04%	0.06%	0.08%	0.43%	0.50%	0.08%	0.08%
Multi/single status								
2 or more locations	1,506,824	0.15%	0.08%	0.30%	0.61%	0.77%	0.23%	0.23%
1 location only	480,702	0.54%	0.66%	0.61%	0.54%	0.32%	0.49%	0.49%
Percent full-time employees								
Less than 25%	181,486	1.61%	1.24%	1.18%	1.80%	1.86%	2.18%	2.18%
25-49%	353,384	0.65%	0.83%	1.08%	1.29%	1.74%	1.04%	1.04%
50-74%	504,542	0.93%	0.45%	0.92%	0.91%	1.75%	1.10%	1.10%
75% or more	1,359,578	0.35%	0.44%	0.40%	0.49%	0.90%	0.54%	0.54%
Union presence								
No union employees	1,208,042	0.42%	0.43%	0.54%	0.43%	0.84%	0.68%	0.68%
Has union employees	811,693	0.46%	0.47%	1.67%	1.09%	2.28%	1.39%	1.39%
Unknown	602,311	0.36%	0.43%	0.84%	1.71%	2.33%	0.70%	0.70%
Percent low-wage employees								
50% or more low wage	255,830	1.19%	0.63%	1.66%	1.91%	0.98%	2.01%	2.01%
Less than 50% low wage	1,265,984	0.48%	0.46%	0.61%	0.52%	0.94%	0.75%	0.75%
Unknown	1,003,781	0.10%	0.08%	0.27%	0.56%	0.56%	0.28%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2(1999) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.1%	52.4%	75.1%	89.3%	97.6%	99.6%	67.6%	98.3%
Industry group								
Agric., fish., forest.	59.6%	29.8%	55.3%	76.9%	91.5%	97.4%	41.6%	87.6%
Mining	95.9%	34.3% *	91.5%	99.9%	100.0%	100.0%	71.5%	100.0%
Construction	77.3%	50.8%	78.0%	94.3%	94.5%	100.0%	69.4%	95.7%
Manufacturing	97.3%	71.7%	87.3%	93.8%	98.7%	100.0%	85.3%	99.3%
Transp., commu., util.	95.2%	63.7%	81.6%	91.3%	98.6%	99.5%	75.0%	99.0%
Wholesale trade	93.2%	63.2%	91.0%	95.6%	97.8%	99.3%	81.8%	98.8%
Retail trade	85.1%	38.1%	59.2%	79.0%	96.7%	99.6%	54.1%	98.0%
Fin., ins., real est.	94.7%	67.9%	93.5%	97.7%	99.3%	100.0%	80.2%	99.7%
Services	87.9%	54.8%	75.7%	90.0%	97.4%	99.3%	67.9%	97.9%
Unknown	8.5% *	11.5% *	*****	*****	*****	*****	9.0% *	*****
Ownership								
For profit, incorporated	91.6%	59.7%	78.1%	90.1%	97.3%	99.7%	73.9%	98.4%
For profit, unincorporated	63.7%	37.9%	57.9%	77.9%	96.4%	98.0%	45.3%	94.8%
Nonprofit	92.2%	59.0%	78.9%	93.3%	99.3%	99.9%	72.4%	99.2%
Unknown	93.3%	5.3% *	43.2% *	41.7%	94.0%	99.2%	8.8% *	98.5%
Age of firm								
Less than 5 years	64.5%	41.0%	57.0%	77.7%	94.5%	99.1%	48.8%	95.1%
5-9 years	72.3%	48.8%	67.6%	84.5%	91.7%	97.9%	60.8%	92.7%
10-19 years	80.3%	53.0%	76.0%	87.8%	96.7%	97.5%	68.7%	94.6%
20 or more years	93.0%	60.9%	83.3%	93.7%	98.7%	99.9%	77.3%	98.9%
Unknown	99.4%	79.2%	76.6%	87.4%	97.8%	99.7%	76.7%	99.5%
Multi/single status								
2 or more locations	98.7%	77.5%	85.4%	93.6%	98.3%	99.6%	86.7%	99.2%
1 location only	74.6%	51.8%	74.2%	88.0%	96.2%	99.2%	65.9%	94.2%
Percent full-time employees								
Less than 25%	54.8%	16.1%	29.0%	59.3%	89.6%	95.2%	25.8%	89.2%
25-49%	85.5%	41.6%	64.4%	77.7%	96.8%	99.6%	56.2%	97.7%
50-74%	85.2%	49.6%	68.7%	84.5%	97.6%	99.4%	61.1%	97.7%
75% or more	92.6%	60.8%	83.1%	93.7%	98.2%	99.8%	76.0%	98.9%
Union presence								
No union employees	86.7%	52.3%	75.0%	88.8%	97.5%	99.6%	67.2%	98.0%
Has union employees	98.2%	63.4%	92.5%	97.5%	98.5%	99.9%	84.6%	99.6%
Unknown	94.7%	46.2%	47.0%	81.7%	95.3%	99.2%	53.4%	98.4%
Percent low wage employees								
50% or more low wage	63.1%	23.0%	40.9%	65.8%	91.9%	97.0%	34.7%	91.3%
Less than 50% low wage	87.9%	57.8%	80.7%	92.5%	98.3%	99.6%	73.1%	98.1%
Unknown	97.2%	30.9%	47.1%	78.0%	96.5%	99.7%	44.9%	99.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2(1999) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	0.77%	1.58%	0.87%	0.23%	0.08%	0.73%	0.07%
Industry group								
Agric., fish., forest.	2.94%	2.47%	5.49%	7.38%	13.84%	2.72%	1.65%	5.91%
Mining	1.29%	12.60% *	23.70%	14.89%	14.91%	0.00%	14.31%	0.00%
Construction	0.99%	2.28%	3.31%	1.78%	1.80%	0.00%	1.74%	1.26%
Manufacturing	0.18%	2.65%	1.56%	0.67%	0.40%	0.00%	1.21%	0.12%
Transp., commu., util.	0.69%	3.41%	3.84%	2.16%	0.56%	0.59%	2.08%	0.51%
Wholesale trade	0.71%	3.33%	2.79%	2.57%	0.99%	0.88%	2.07%	0.64%
Retail trade	0.49%	1.36%	1.66%	2.04%	0.71%	0.20%	0.95%	0.20%
Fin., ins., real est.	0.30%	3.32%	2.59%	0.88%	0.78%	0.03%	2.45%	0.20%
Services	0.57%	1.66%	2.09%	1.49%	0.45%	0.15%	1.56%	0.16%
Unknown	7.57% *	7.68% *	*****	*****	*****	*****	7.58% *	*****
Ownership								
For profit, incorporated	0.35%	1.03%	1.53%	0.79%	0.31%	0.08%	0.83%	0.11%
For profit, unincorporated	1.15%	1.15%	4.33%	5.13%	1.44%	1.50%	1.36%	1.62%
Nonprofit	0.73%	3.95%	2.97%	1.07%	0.45%	0.08%	2.26%	0.20%
Unknown	0.83%	3.41% *	14.25% *	11.92%	2.28%	0.69%	3.95% *	0.66%
Age of firm								
Less than 5 years	2.36%	2.21%	4.39%	2.62%	2.49%	0.50%	2.23%	1.46%
5-9 years	0.81%	0.71%	2.39%	2.59%	2.73%	1.42%	0.83%	1.60%
10-19 years	0.71%	1.69%	2.15%	1.75%	0.72%	1.11%	1.07%	0.90%
20 or more years	0.35%	1.65%	1.45%	0.59%	0.32%	0.07%	1.07%	0.11%
Unknown	0.10%	15.13%	9.53%	5.91%	1.04%	0.10%	5.76%	0.11%
Multi/single status								
2 or more locations	0.10%	6.84%	1.52%	0.73%	0.36%	0.08%	1.10%	0.08%
1 location only	0.68%	0.79%	1.85%	0.99%	0.52%	0.67%	0.82%	0.54%
Percent full-time employees								
Less than 25%	1.71%	2.03%	3.63%	3.92%	2.30%	1.76%	1.98%	1.64%
25-49%	0.73%	2.62%	4.45%	2.47%	1.13%	0.28%	1.97%	0.60%
50-74%	0.62%	2.33%	2.46%	2.34%	0.83%	0.40%	1.90%	0.42%
75% or more	0.22%	0.79%	1.46%	0.69%	0.28%	0.06%	0.62%	0.12%
Union presence								
No union employees	0.35%	0.85%	1.58%	0.81%	0.33%	0.09%	0.64%	0.15%
Has union employees	0.56%	5.23%	3.27%	0.71%	0.99%	0.07%	2.75%	0.26%
Unknown	0.58%	5.11%	7.23%	8.78%	4.05%	0.34%	5.32%	0.32%
Percent low wage employees								
50% or more low wage	1.25%	1.64%	4.18%	2.74%	1.73%	1.37%	1.73%	0.93%
Less than 50% low wage	0.36%	0.92%	1.27%	0.87%	0.26%	0.11%	0.67%	0.18%
Unknown	0.26%	2.97%	6.94%	3.75%	1.29%	0.11%	3.60%	0.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.a(1999) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.5%	80.6%	79.0%	77.9%	76.4%	79.1%	79.1%	78.4%
Industry group								
Agric., fish., forest.	72.6%	73.0%	78.6%	76.7%	64.0%	76.1%	75.1%	70.7%
Mining	92.9%	81.4%	84.2%	98.4%	87.8%	94.9%	87.2%	93.6%
Construction	75.7%	84.9%	77.6%	70.5%	70.8%	79.2%	77.2%	73.2%
Manufacturing	91.8%	84.1%	89.1%	90.2%	91.2%	93.1%	88.4%	92.3%
Transp., commu., util.	88.0%	81.0%	87.4%	86.8%	84.6%	89.5%	83.6%	88.7%
Wholesale trade	88.8%	84.5%	84.0%	89.7%	90.6%	89.9%	85.9%	90.0%
Retail trade	62.1%	72.0%	68.7%	63.3%	59.3%	60.8%	67.6%	60.8%
Fin., ins., real est.	89.4%	91.0%	89.2%	89.3%	87.2%	89.6%	90.8%	89.0%
Services	74.7%	79.1%	77.8%	76.4%	70.2%	74.9%	77.9%	73.6%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	79.2%	83.1%	80.2%	79.1%	78.1%	78.9%	80.4%	78.8%
For profit, unincorporated	77.3%	80.1%	79.9%	71.0%	71.3%	85.2%	79.0%	76.0%
Nonprofit	76.1%	69.6%	70.0%	75.5%	73.0%	80.7%	71.3%	77.3%
Unknown	76.8%	53.9%	97.4%	67.5%	73.9%	77.0%	74.9%	76.8%
Age of firm								
Less than 5 years	76.8%	82.6%	71.6%	69.0%	75.1%	84.4%	76.1%	77.5%
5-9 years	77.9%	81.3%	81.1%	76.2%	72.7%	80.1%	79.4%	76.3%
10-19 years	76.6%	83.2%	80.1%	75.2%	70.8%	77.5%	79.8%	73.8%
20 or more years	79.8%	77.8%	79.2%	81.3%	79.3%	80.1%	79.2%	80.0%
Unknown	77.9%	67.5%	85.3%	73.9%	69.4%	78.4%	79.0%	77.9%
Multi/single status								
2 or more locations	79.1%	84.7%	82.0%	81.3%	77.3%	79.3%	83.2%	78.9%
1 location only	77.4%	80.5%	78.7%	76.8%	74.8%	70.6%	78.6%	75.6%
Percent full-time employees								
Less than 25%	35.2%	45.1%	23.8%	28.9%	27.3%	46.3%	32.1%	36.2%
25-49%	43.0%	46.5%	44.0%	42.0%	42.6%	42.9%	43.6%	42.9%
50-74%	65.2%	69.2%	66.9%	61.8%	63.9%	65.6%	66.4%	64.8%
75% or more	85.9%	87.3%	86.5%	86.0%	85.0%	86.0%	86.4%	85.8%
Union presence								
No union employees	77.8%	80.5%	79.4%	77.9%	76.2%	77.6%	79.2%	77.3%
Has union employees	82.5%	85.4%	72.4%	77.6%	82.3%	83.4%	76.1%	83.0%
Unknown	77.4%	77.0%	79.2%	79.0%	62.1%	79.0%	79.9%	77.3%
Percent low wage employees								
50% or more low wage	48.1%	62.1%	51.0%	46.9%	42.9%	49.6%	52.0%	46.7%
Less than 50% low wage	81.4%	81.9%	81.1%	80.5%	81.1%	82.2%	80.9%	81.6%
Unknown	77.6%	71.9%	71.3%	75.3%	65.5%	78.6%	74.4%	77.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table 1.B.2.a(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	1.14%	0.80%	0.88%	0.80%	0.44%	0.61%	0.41%
Industry group								
Agric., fish., forest.	4.06%	3.78%	4.82%	6.88%	12.11%	5.90%	2.71%	6.40%
Mining	2.33%	19.05%	21.92%	14.71%	13.50%	3.22%	17.87%	2.48%
Construction	1.49%	1.85%	2.23%	2.90%	3.92%	5.36%	2.09%	2.84%
Manufacturing	0.53%	2.19%	1.73%	1.07%	0.65%	0.66%	0.86%	0.51%
Transp., commu., util.	1.31%	4.24%	2.70%	3.68%	3.10%	1.47%	2.45%	1.08%
Wholesale trade	0.72%	1.27%	1.92%	1.88%	1.58%	1.36%	1.03%	0.77%
Retail trade	0.65%	2.35%	2.74%	1.05%	2.27%	1.05%	1.43%	0.90%
Fin., ins., real est.	0.55%	1.06%	2.02%	2.20%	1.85%	0.74%	1.08%	0.85%
Services	0.88%	1.37%	1.22%	1.05%	1.59%	1.27%	1.03%	1.18%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.37%	0.93%	0.93%	0.90%	0.69%	0.44%	0.64%	0.40%
For profit, unincorporated	1.52%	2.60%	2.29%	3.62%	4.03%	3.12%	1.70%	2.14%
Nonprofit	1.35%	3.03%	2.28%	1.11%	1.96%	1.83%	1.28%	1.70%
Unknown	2.48%	15.73%	29.05%	15.68%	3.78%	2.46%	17.04%	2.48%
Age of firm								
Less than 5 years	1.27%	1.54%	3.19%	2.60%	3.02%	3.58%	1.60%	1.91%
5-9 years	0.94%	1.36%	1.79%	1.54%	2.68%	3.78%	1.15%	1.20%
10-19 years	0.63%	1.11%	0.91%	1.84%	2.65%	3.37%	0.95%	1.18%
20 or more years	0.46%	2.06%	1.16%	0.96%	1.26%	0.67%	1.21%	0.52%
Unknown	0.86%	10.62%	5.70%	5.38%	3.45%	0.75%	5.35%	0.87%
Multi/single status								
2 or more locations	0.46%	3.13%	1.99%	1.29%	1.03%	0.45%	0.81%	0.49%
1 location only	0.37%	1.10%	0.87%	0.92%	1.08%	2.61%	0.63%	0.78%
Percent full-time employees								
Less than 25%	3.12%	2.55%	1.76%	2.87%	3.04%	5.87%	2.16%	4.04%
25-49%	0.69%	2.39%	2.07%	1.66%	1.76%	1.52%	1.89%	1.25%
50-74%	0.71%	0.95%	2.00%	1.22%	1.15%	1.04%	0.63%	0.84%
75% or more	0.28%	1.20%	0.89%	0.82%	0.88%	0.40%	0.39%	0.36%
Union presence								
No union employees	0.24%	1.09%	0.83%	0.71%	0.73%	0.44%	0.58%	0.37%
Has union employees	0.89%	3.75%	3.91%	4.05%	2.55%	1.30%	4.61%	0.82%
Unknown	1.83%	4.20%	6.31%	3.45%	8.27%	1.24%	3.65%	1.84%
Percent low wage employees								
50% or more low wage	2.26%	3.44%	4.17%	2.25%	3.75%	3.81%	2.12%	2.73%
Less than 50% low wage	0.38%	1.18%	0.88%	0.86%	0.61%	0.77%	0.56%	0.51%
Unknown	0.68%	4.19%	4.20%	3.09%	4.13%	0.47%	3.45%	0.68%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.a.(1)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	82.3%	82.3%	79.0%	79.1%	82.5%	83.7%	80.5%	82.8%
Industry group								
Agric., fish., forest.	77.6%	85.6%	69.9%	77.6%	79.7%	71.9%	82.1%	74.1%
Mining	96.7%	98.3%	94.2%	95.0%	97.9%	96.8%	96.7%	96.7%
Construction	81.0%	78.9%	82.2%	81.2%	80.2%	85.7%	81.4%	80.4%
Manufacturing	90.3%	84.2%	82.9%	84.0%	89.0%	93.1%	83.0%	91.3%
Transp., commu., util.	86.5%	86.3%	76.4%	81.5%	81.9%	88.7%	82.0%	87.1%
Wholesale trade	87.1%	81.9%	83.9%	85.6%	86.3%	89.7%	83.6%	88.4%
Retail trade	68.8%	82.4%	74.3%	71.6%	71.7%	65.4%	76.1%	67.0%
Fin., ins., real est.	86.1%	83.1%	81.9%	83.9%	86.0%	87.4%	83.1%	86.9%
Services	80.4%	82.1%	77.3%	75.9%	79.7%	82.3%	79.5%	80.7%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	82.3%	82.0%	78.3%	80.0%	82.9%	83.3%	80.2%	82.8%
For profit, unincorporated	80.6%	81.7%	81.3%	66.8%	81.6%	87.3%	80.3%	80.9%
Nonprofit	82.7%	85.2%	82.0%	80.1%	81.6%	84.0%	83.2%	82.6%
Unknown	85.1%	40.8% *	54.4% *	73.7%	84.0%	85.4%	49.3% *	85.3%
Age of firm								
Less than 5 years	80.2%	83.2%	80.3%	73.1%	77.3%	86.2%	81.4%	79.1%
5-9 years	76.5%	81.0%	75.6%	72.0%	75.8%	80.4%	77.0%	76.0%
10-19 years	80.3%	82.0%	78.2%	79.4%	80.4%	82.0%	80.5%	80.0%
20 or more years	82.0%	82.9%	80.4%	81.3%	83.7%	81.3%	81.6%	82.1%
Unknown	85.3%	54.9%	76.7%	77.2%	85.5%	85.4%	72.3%	85.4%
Multi/single status								
2 or more locations	83.3%	80.3%	80.8%	81.4%	83.0%	83.6%	81.8%	83.4%
1 location only	80.2%	82.4%	78.8%	78.3%	81.6%	85.4%	80.4%	80.0%
Percent full-time employees								
Less than 25%	58.4%	69.1%	59.4%	62.9%	53.3%	56.9%	69.1%	55.1%
25-49%	65.8%	76.2%	73.4%	65.9%	69.7%	62.3%	72.5%	64.2%
50-74%	75.9%	79.5%	71.2%	69.2%	73.4%	78.6%	74.5%	76.3%
75% or more	84.3%	83.3%	80.4%	81.0%	84.9%	85.8%	81.9%	85.0%
Union presence								
No union employees	81.2%	81.9%	78.5%	78.8%	82.0%	82.2%	80.0%	81.6%
Has union employees	87.2%	86.9%	87.7%	85.8%	85.6%	87.7%	87.7%	87.1%
Unknown	82.8%	88.1%	80.5%	65.2%	81.5%	83.6%	86.0%	82.6%
Percent low wage employees								
50% or more low wage	61.8%	76.5%	65.4%	65.1%	64.9%	49.4%	71.4%	57.8%
Less than 50% low wage	81.8%	82.5%	79.5%	80.1%	83.1%	82.3%	80.9%	82.2%
Unknown	85.2%	82.1%	80.5%	70.2%	85.5%	85.4%	81.2%	85.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.a.(1)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	0.65%	0.63%	0.68%	0.86%	0.66%	0.56%	0.58%
Industry group								
Agric., fish., forest.	3.30%	3.22%	4.91%	4.89%	12.96%	8.08%	3.30%	6.24%
Mining	1.67%	20.74%	24.85%	14.29%	14.64%	4.38%	17.99%	1.89%
Construction	0.72%	1.38%	1.72%	1.67%	2.78%	6.82%	0.90%	1.61%
Manufacturing	0.45%	1.91%	1.95%	1.16%	1.01%	0.48%	1.61%	0.52%
Transp., commu., util.	1.56%	3.33%	4.89%	2.24%	3.30%	2.00%	2.34%	1.67%
Wholesale trade	0.63%	2.02%	1.59%	1.42%	1.87%	0.75%	0.75%	0.86%
Retail trade	0.90%	2.12%	1.48%	1.44%	1.44%	1.01%	1.11%	0.92%
Fin., ins., real est.	0.76%	1.40%	2.35%	2.39%	1.75%	0.91%	1.21%	0.90%
Services	0.49%	1.02%	0.77%	1.30%	1.49%	0.72%	0.70%	0.64%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.58%	0.63%	0.82%	0.86%	0.84%	0.72%	0.66%	0.65%
For profit, unincorporated	1.46%	1.11%	3.04%	2.94%	2.30%	3.01%	1.77%	2.18%
Nonprofit	0.67%	2.57%	1.57%	1.23%	1.24%	0.74%	1.59%	0.55%
Unknown	1.03%	16.48% *	17.39% *	16.43%	4.35%	1.02%	15.27% *	0.98%
Age of firm								
Less than 5 years	1.79%	1.19%	1.66%	2.02%	3.50%	2.03%	1.01%	2.89%
5-9 years	1.34%	1.50%	1.52%	2.82%	3.46%	2.77%	1.60%	2.17%
10-19 years	0.48%	1.15%	1.11%	1.09%	1.39%	2.03%	0.70%	0.57%
20 or more years	0.56%	1.11%	1.16%	0.84%	0.72%	0.96%	0.76%	0.65%
Unknown	0.48%	14.42%	9.71%	3.64%	1.16%	0.50%	4.15%	0.49%
Multi/single status								
2 or more locations	0.60%	3.71%	1.46%	1.07%	0.99%	0.68%	1.12%	0.62%
1 location only	0.44%	0.71%	0.77%	0.71%	1.24%	1.89%	0.59%	0.86%
Percent full-time employees								
Less than 25%	2.96%	5.78%	8.66%	5.70%	5.15%	4.20%	3.73%	2.93%
25-49%	1.50%	2.94%	2.24%	2.75%	3.21%	1.36%	2.43%	1.76%
50-74%	1.04%	1.76%	2.07%	1.94%	2.13%	1.27%	1.53%	1.09%
75% or more	0.43%	0.87%	0.67%	0.84%	0.62%	0.58%	0.62%	0.53%
Union presence								
No union employees	0.42%	0.61%	0.74%	0.61%	1.10%	0.53%	0.63%	0.48%
Has union employees	0.69%	3.10%	1.86%	2.27%	2.04%	0.93%	2.12%	0.71%
Unknown	1.58%	2.03%	3.90%	5.52%	3.08%	1.40%	1.99%	1.66%
Percent low wage employees								
50% or more low wage	1.54%	1.59%	4.61%	2.60%	4.39%	4.44%	2.47%	2.43%
Less than 50% low wage	0.49%	0.79%	0.70%	0.56%	0.87%	1.00%	0.59%	0.67%
Unknown	0.71%	4.31%	4.01%	6.27%	1.24%	0.70%	3.13%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.b(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.6%	66.3%	62.4%	61.6%	63.1%	66.2%	63.7%	64.9%
Industry group								
Agric., fish., forest.	56.4%	62.5%	54.9%	59.6%	51.1%	54.7%	61.7%	52.4%
Mining	89.8%	80.1%	79.3%	93.5%	85.9%	91.8%	84.3%	90.5%
Construction	61.3%	67.0%	63.7%	57.2%	56.8%	67.9%	62.8%	58.9%
Manufacturing	83.0%	70.8%	73.9%	75.8%	81.1%	86.6%	73.3%	84.3%
Transp., commu., util.	76.1%	69.8%	66.8%	70.8%	69.3%	79.5%	68.6%	77.2%
Wholesale trade	77.4%	69.2%	70.4%	76.7%	78.1%	80.6%	71.9%	79.6%
Retail trade	42.7%	59.4%	51.1%	45.4%	42.5%	39.8%	51.5%	40.7%
Fin., ins., real est.	76.9%	75.6%	73.1%	75.0%	75.1%	78.3%	75.5%	77.3%
Services	60.1%	64.9%	60.1%	58.0%	56.0%	61.7%	61.9%	59.4%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	65.1%	68.2%	62.8%	63.3%	64.8%	65.7%	64.5%	65.3%
For profit, unincorporated	62.3%	65.5%	64.9%	47.4%	58.2%	74.4%	63.4%	61.5%
Nonprofit	62.9%	59.2%	57.4%	60.5%	59.5%	67.8%	59.3%	63.9%
Unknown	65.3%	22.0% *	53.0% *	49.7%	62.1%	65.8%	36.9% *	65.5%
Age of firm								
Less than 5 years	61.6%	68.8%	57.5%	50.5%	58.0%	72.8%	61.9%	61.3%
5-9 years	59.7%	65.9%	61.3%	54.9%	55.2%	64.4%	61.1%	58.0%
10-19 years	61.5%	68.2%	62.7%	59.7%	56.9%	63.5%	64.3%	59.1%
20 or more years	65.5%	64.5%	63.6%	66.1%	66.3%	65.1%	64.7%	65.7%
Unknown	66.5%	37.0% *	65.5%	57.1%	59.3%	67.0%	57.1%	66.5%
Multi/single status								
2 or more locations	65.9%	68.0%	66.2%	66.2%	64.2%	66.3%	68.0%	65.8%
1 location only	62.1%	66.3%	62.0%	60.1%	61.0%	60.3%	63.2%	60.4%
Percent full-time employees								
Less than 25%	20.5%	31.2%	14.1%	18.2%	14.5%	26.3%	22.2%	20.0%
25-49%	28.3%	35.4%	32.3%	27.6%	29.7%	26.7%	31.6%	27.5%
50-74%	49.5%	55.0%	47.6%	42.8%	46.9%	51.6%	49.5%	49.5%
75% or more	72.5%	72.7%	69.6%	69.6%	72.1%	73.8%	70.7%	73.0%
Union presence								
No union employees	63.2%	66.0%	62.3%	61.4%	62.4%	63.8%	63.4%	63.1%
Has union employees	71.9%	74.2%	63.5%	66.6%	70.5%	73.1%	66.8%	72.3%
Unknown	64.1%	67.8%	63.8%	51.5%	50.6%	66.1%	68.7%	63.9%
Percent low wage employees								
50% or more low wage	29.8%	47.5%	33.4%	30.5%	27.9%	24.5%	37.1%	27.0%
Less than 50% low wage	66.5%	67.6%	64.4%	64.4%	67.4%	67.6%	65.4%	67.1%
Unknown	66.1%	59.0%	57.4%	52.9%	56.0%	67.2%	60.4%	66.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.b(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	1.27%	0.76%	0.95%	0.87%	0.76%	0.73%	0.69%
Industry group								
Agric., fish., forest.	3.99%	2.31%	6.59%	6.41%	11.73%	8.12%	3.27%	6.98%
Mining	2.85%	18.75%	21.08%	14.07%	13.23%	5.84%	17.50%	3.20%
Construction	1.08%	1.57%	2.23%	2.15%	3.70%	6.65%	2.03%	2.52%
Manufacturing	0.69%	2.37%	2.48%	0.79%	1.16%	0.71%	1.80%	0.73%
Transp., commu., util.	2.00%	5.02%	4.29%	3.89%	4.48%	2.50%	3.03%	1.97%
Wholesale trade	1.11%	1.94%	1.91%	2.37%	2.08%	1.42%	1.14%	1.28%
Retail trade	0.47%	2.89%	1.76%	0.88%	1.60%	0.84%	1.74%	0.59%
Fin., ins., real est.	0.85%	1.46%	3.07%	2.97%	1.84%	1.04%	1.45%	1.06%
Services	1.04%	1.57%	1.01%	1.34%	1.56%	1.37%	1.09%	1.37%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.57%	1.00%	0.78%	1.15%	0.91%	0.75%	0.72%	0.67%
For profit, unincorporated	2.21%	2.53%	3.52%	2.79%	3.84%	3.37%	2.44%	3.12%
Nonprofit	1.29%	3.92%	1.90%	1.04%	1.41%	1.91%	2.00%	1.50%
Unknown	2.34%	18.99% *	16.93% *	12.65%	4.49%	2.31%	15.14% *	2.32%
Age of firm								
Less than 5 years	1.30%	1.62%	2.79%	2.05%	2.63%	3.79%	1.50%	2.26%
5-9 years	1.34%	1.90%	1.34%	2.14%	4.22%	4.55%	1.30%	2.11%
10-19 years	0.47%	1.28%	1.02%	1.56%	2.57%	3.31%	0.67%	1.08%
20 or more years	0.68%	1.95%	1.46%	1.03%	1.08%	1.15%	1.31%	0.75%
Unknown	0.90%	13.77% *	8.87%	6.42%	3.32%	0.85%	5.55%	0.92%
Multi/single status								
2 or more locations	0.71%	4.10%	2.16%	1.69%	1.05%	0.79%	1.22%	0.74%
1 location only	0.49%	1.25%	0.83%	0.84%	1.46%	2.77%	0.77%	0.99%
Percent full-time employees								
Less than 25%	1.69%	2.47%	1.36%	1.98%	1.68%	3.25%	1.44%	2.19%
25-49%	0.51%	1.86%	1.78%	0.98%	1.22%	0.95%	1.28%	0.64%
50-74%	0.91%	1.73%	1.23%	1.31%	1.63%	0.98%	1.24%	0.90%
75% or more	0.52%	1.45%	0.84%	1.09%	0.84%	0.75%	0.68%	0.67%
Union presence								
No union employees	0.35%	1.18%	0.79%	0.80%	1.08%	0.47%	0.78%	0.45%
Has union employees	1.06%	3.66%	3.63%	4.13%	3.27%	1.62%	4.61%	1.10%
Unknown	2.33%	4.39%	6.84%	5.95%	7.48%	1.83%	4.16%	2.39%
Percent low wage employees								
50% or more low wage	1.22%	2.55%	3.48%	2.08%	3.88%	1.03%	2.47%	1.57%
Less than 50% low wage	0.64%	1.35%	0.74%	0.74%	0.94%	1.32%	0.73%	0.81%
Unknown	0.92%	3.79%	4.93%	6.21%	3.30%	0.75%	4.19%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.b.1(1999) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.9%	13.9%	9.9%	19.3%	41.8%	70.7%	12.9%	59.3%
Industry group								
Agric., fish., forest.	32.8%	7.9%	7.8% *	15.3% *	50.3%	82.0%	6.2% *	55.9%
Mining	61.9%	9.1% *	*****	15.6% *	76.7%	73.1%	1.6% *	68.7%
Construction	24.6%	13.4%	11.1%	19.4%	52.8%	62.3%	13.2%	44.8%
Manufacturing	57.8%	10.8% *	5.1% *	20.1%	49.6%	73.9%	9.6%	63.9%
Transp., commu., util.	64.5%	10.1% *	7.0% *	28.0%	41.9%	79.7%	11.7%	71.3%
Wholesale trade	48.5%	12.5%	15.4%	20.2%	47.1%	72.6%	13.5%	61.2%
Retail trade	51.8%	8.1%	6.4% *	12.3%	38.1%	78.0%	7.5%	64.7%
Fin., ins., real est.	50.5%	20.0% *	17.0%	17.1%	29.8%	69.1%	15.5% *	60.0%
Services	40.5%	15.5%	10.2%	20.9%	35.2%	60.9%	15.5%	49.6%
Ownership								
For profit, incorporated	50.4%	13.6%	9.2%	19.3%	43.5%	72.4%	12.5%	61.3%
For profit, unincorporated	29.9%	7.1%	6.7% *	19.3%	50.3%	53.9%	8.3%	48.0%
Nonprofit	45.5%	27.7%	18.3%	18.9%	31.7%	69.1%	20.2%	51.5%
Unknown	61.3%	48.3% *	100.0% *	53.7% *	48.2%	62.3%	84.0%	61.2%
Age of firm								
Less than 5 years	28.2%	15.0%	8.7%	20.3%	42.2%	53.5%	13.6%	43.1%
5-9 years	21.2%	11.9%	6.8% *	16.8%	36.3%	43.8%	10.7%	34.0%
10-19 years	27.3%	11.0%	7.8%	13.4%	41.2%	67.6%	10.0%	44.0%
20 or more years	49.2%	16.6%	12.2%	22.2%	42.1%	77.6%	15.0%	59.0%
Unknown	66.4%	26.3% *	28.0% *	28.0%	43.6%	67.9%	31.4% *	66.5%
Multi/single status								
2 or more locations	62.4%	43.9%	19.5%	24.4%	43.1%	71.0%	19.8%	64.0%
1 location only	20.2%	12.7%	8.8%	17.3%	39.1%	58.9%	12.0%	33.6%
Percent full-time employees								
Less than 25%	47.4%	12.0%	21.3%	21.4% *	31.8%	79.7%	21.1%	57.4%
25-49%	49.6%	10.0%	11.4% *	13.7%	26.0%	78.1%	12.1%	59.9%
50-74%	46.7%	22.0%	9.1%	16.7%	30.2%	71.6%	17.0%	56.3%
75% or more	49.1%	12.9%	9.9%	19.7%	43.7%	70.2%	12.3%	59.6%
Union presence								
No union employees	46.0%	12.6%	9.4%	18.6%	41.9%	75.5%	12.1%	59.4%
Has union employees	65.8%	39.4%	21.1%	26.6%	42.7%	77.7%	25.0%	69.1%
Unknown	39.5%	21.9% *	8.1% *	11.3% *	34.8%	41.7%	13.9% *	40.9%
Percent low wage employees								
50% or more low wage	31.1%	14.2%	10.0% *	15.2%	30.2%	67.5%	10.4%	41.9%
Less than 50% low wage	39.5%	13.8%	9.7%	19.5%	41.9%	72.5%	12.9%	52.8%
Unknown	67.2%	19.1%	22.5% *	18.4%	45.1%	69.7%	16.5%	68.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.b.1 (1999) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.87%	2.11%	1.33%	1.35%	1.74%	1.43%	1.08%	0.94%
Industry group								
Agric., fish., forest.	5.02%	1.94%	6.22% *	7.28% *	14.35%	8.51%	2.43% *	8.17%
Mining	7.95%	10.00% *	*****	13.42% *	15.91%	9.33%	5.39% *	8.51%
Construction	2.13%	2.34%	3.26%	4.44%	6.14%	10.33%	2.05%	3.23%
Manufacturing	1.83%	3.81% *	2.16% *	2.43%	2.98%	2.71%	1.08%	1.97%
Transp., commu., util.	2.72%	4.58% *	3.04% *	7.81%	8.76%	2.32%	3.12%	2.80%
Wholesale trade	2.26%	2.88%	4.50%	3.92%	5.07%	2.91%	3.01%	2.21%
Retail trade	2.25%	1.48%	2.35% *	1.78%	3.84%	2.32%	1.28%	2.32%
Fin., ins., real est.	2.43%	7.19% *	4.25%	4.42%	4.34%	2.80%	5.41% *	2.82%
Services	2.11%	1.71%	1.20%	2.81%	2.72%	2.94%	1.73%	2.27%
Ownership								
For profit, incorporated	0.83%	2.80%	1.73%	1.58%	2.04%	1.49%	1.23%	0.97%
For profit, unincorporated	3.41%	0.79%	2.54% *	4.98%	7.64%	6.55%	1.86%	4.72%
Nonprofit	2.41%	3.43%	3.68%	3.35%	2.39%	4.43%	2.42%	2.58%
Unknown	4.51%	16.23% *	31.62% *	17.19% *	7.01%	5.13%	25.16%	4.48%
Age of firm								
Less than 5 years	3.52%	3.74%	1.97%	5.43%	8.18%	10.97%	1.89%	5.79%
5-9 years	3.40%	2.41%	2.07% *	4.48%	6.48%	7.41%	1.72%	5.02%
10-19 years	1.06%	1.59%	1.83%	2.37%	4.44%	3.17%	1.34%	1.98%
20 or more years	0.80%	3.26%	2.64%	2.02%	1.76%	2.54%	1.83%	0.91%
Unknown	1.98%	13.91% *	12.73% *	5.57%	5.30%	2.08%	11.94% *	1.97%
Multi/single status								
2 or more locations	0.99%	9.33%	3.85%	2.52%	1.83%	1.41%	3.82%	0.90%
1 location only	1.06%	1.54%	1.29%	1.48%	2.33%	6.32%	1.05%	1.85%
Percent full-time employees								
Less than 25%	5.79%	2.67%	5.77%	7.99% *	6.82%	7.26%	4.49%	6.12%
25-49%	3.70%	1.81%	4.77% *	2.84%	4.81%	4.62%	2.12%	3.85%
50-74%	1.58%	4.76%	2.08%	2.22%	3.79%	2.89%	3.17%	1.91%
75% or more	0.91%	2.48%	1.53%	1.49%	2.08%	1.62%	1.19%	1.03%
Union presence								
No union employees	0.75%	2.19%	1.25%	1.40%	1.63%	0.75%	1.10%	0.74%
Has union employees	2.12%	5.74%	3.49%	4.07%	3.95%	2.73%	3.34%	2.06%
Unknown	3.12%	6.82% *	3.47% *	4.96% *	6.44%	3.69%	5.26% *	3.19%
Percent low wage employees								
50% or more low wage	3.53%	3.03%	6.14% *	3.48%	7.53%	6.24%	3.00%	5.07%
Less than 50% low wage	0.78%	2.18%	1.40%	1.57%	1.83%	2.48%	1.12%	0.95%
Unknown	1.36%	4.64%	8.70% *	5.33%	4.69%	1.43%	3.89%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.c(1999) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.2%	21.0%	20.3%	33.6%	47.9%	77.1%	23.8%	65.7%
Industry group								
Agric., fish., forest.	28.2%	12.6% *	15.3% *	14.9% *	39.6% *	54.5%	13.9%	38.8% *
Mining	41.0%	*****	*****	*****	26.0% *	60.0%	*****	46.0%
Construction	27.0%	17.7%	13.1%	30.1%	42.5%	47.9%	19.0%	40.4%
Manufacturing	56.1%	18.7%	21.1%	32.2%	42.5%	71.9%	23.7%	60.7%
Transp., commu., util.	72.8%	16.6% *	9.7% *	40.5%	56.6%	88.7%	20.8%	80.3%
Wholesale trade	53.1%	10.4% *	20.9%	49.0%	46.9%	72.9%	27.4%	63.4%
Retail trade	55.7%	9.5%	12.8%	22.4%	39.1%	76.3%	12.7%	65.6%
Fin., ins., real est.	71.1%	37.9%	36.6%	42.1%	61.1%	87.7%	39.9%	79.7%
Services	55.5%	24.0%	24.8%	36.7%	52.4%	76.5%	27.0%	65.4%
Ownership								
For profit, incorporated	55.9%	20.3%	17.9%	32.7%	45.0%	76.8%	22.9%	65.5%
For profit, unincorporated	39.9%	18.0%	29.5%	28.1%	41.7%	82.2%	22.8%	53.7%
Nonprofit	59.6%	28.1%	27.1%	41.2%	58.9%	77.5%	30.2%	67.1%
Unknown	75.9%	92.2% *	28.1% *	85.4% *	59.3%	77.4%	61.3% *	76.0%
Age of firm								
Less than 5 years	38.5%	20.1%	18.5%	36.8%	49.2%	71.6%	23.5%	53.6%
5-9 years	30.6%	16.3%	16.6%	28.2%	43.4%	59.4%	20.0%	43.0%
10-19 years	35.2%	22.2%	16.5%	29.6%	40.5%	68.5%	21.7%	47.3%
20 or more years	55.7%	21.7%	23.8%	36.1%	48.7%	80.4%	26.0%	64.4%
Unknown	75.1%	86.9%	50.0%	49.1%	58.5%	76.3%	63.2%	75.1%
Multi/single status								
2 or more locations	68.9%	55.9%	26.3%	34.7%	48.5%	77.5%	31.2%	70.3%
1 location only	30.8%	19.6%	19.6%	33.2%	46.6%	57.5%	22.9%	43.2%
Percent full-time employees								
Less than 25%	38.0%	10.0% *	6.8% *	13.6%	30.1%	73.1%	8.6%	48.1%
25-49%	53.6%	12.7% *	10.3% *	23.8%	35.0%	76.5%	13.3%	63.3%
50-74%	56.8%	17.9%	18.0%	33.2%	53.3%	79.9%	18.9%	69.2%
75% or more	57.1%	22.8%	22.1%	35.6%	49.4%	76.8%	26.2%	66.1%
Union presence								
No union employees	48.4%	19.4%	19.3%	30.6%	44.2%	71.7%	21.7%	58.9%
Has union employees	82.0%	51.6%	36.1%	65.9%	68.0%	89.8%	55.7%	84.3%
Unknown	73.6%	32.8%	28.7%	20.2%	49.1%	80.3%	30.7%	75.7%
Percent low wage employees								
50% or more low wage	35.6%	8.2% *	12.0%	15.4%	33.4%	70.0%	10.1%	45.2%
Less than 50% low wage	47.2%	21.2%	20.7%	34.9%	48.0%	76.2%	24.3%	58.9%
Unknown	75.4%	37.4%	25.6% *	37.0%	57.1%	77.9%	35.0%	76.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.2.c(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.64%	1.84%	0.94%	1.35%	1.01%	0.73%	0.71%
Industry group								
Agric., fish., forest.	5.88%	5.12% *	6.94% *	12.27% *	12.86% *	13.81%	3.09%	12.20% *
Mining	9.20%	*****	*****	*****	12.84% *	12.95%	*****	10.99%
Construction	2.75%	1.92%	2.99%	4.71%	5.18%	10.59%	2.52%	4.65%
Manufacturing	1.05%	3.07%	5.50%	4.26%	2.79%	1.13%	2.10%	1.33%
Transp., commu., util.	3.40%	5.14% *	3.61% *	5.69%	6.70%	1.93%	4.25%	3.26%
Wholesale trade	3.23%	3.37% *	5.14%	3.75%	6.98%	4.38%	3.83%	4.00%
Retail trade	1.24%	1.62%	2.71%	1.23%	2.96%	1.82%	1.34%	1.54%
Fin., ins., real est.	2.42%	5.47%	6.95%	5.45%	3.80%	3.23%	5.45%	2.33%
Services	1.42%	2.52%	2.45%	2.67%	2.87%	2.75%	1.82%	1.78%
Ownership								
For profit, incorporated	0.56%	2.18%	2.02%	0.80%	1.41%	0.92%	1.17%	0.67%
For profit, unincorporated	1.91%	2.70%	7.05%	3.35%	4.25%	4.31%	3.53%	3.39%
Nonprofit	2.41%	6.05%	4.51%	3.69%	2.96%	3.09%	3.68%	2.28%
Unknown	3.92%	29.18% *	8.98% *	25.68% *	8.60%	3.71%	18.97% *	3.90%
Age of firm								
Less than 5 years	2.98%	4.08%	4.00%	4.02%	7.00%	7.69%	3.13%	5.38%
5-9 years	1.70%	2.03%	1.76%	4.01%	5.23%	8.34%	1.68%	2.92%
10-19 years	1.37%	2.79%	1.75%	1.81%	3.32%	4.07%	1.59%	2.57%
20 or more years	1.27%	2.81%	3.21%	1.78%	1.43%	2.30%	1.49%	1.45%
Unknown	0.92%	19.45%	14.54%	7.67%	3.38%	0.97%	7.74%	0.93%
Multi/single status								
2 or more locations	0.67%	9.28%	4.02%	2.80%	1.73%	0.88%	3.68%	0.71%
1 location only	0.88%	1.42%	2.00%	1.37%	2.45%	7.92%	0.76%	1.74%
Percent full-time employees								
Less than 25%	4.21%	3.55% *	4.38% *	2.82%	4.92%	6.59%	2.21%	5.14%
25-49%	2.80%	4.29% *	3.42% *	3.56%	2.87%	2.43%	2.50%	2.74%
50-74%	2.05%	2.95%	3.13%	3.11%	3.67%	2.65%	1.95%	2.17%
75% or more	0.85%	1.89%	1.97%	1.16%	1.68%	1.05%	1.03%	0.89%
Union presence								
No union employees	0.80%	1.72%	1.81%	1.33%	1.91%	1.47%	0.94%	1.06%
Has union employees	1.33%	8.65%	8.92%	6.13%	4.58%	1.38%	6.63%	1.38%
Unknown	1.86%	7.16%	7.82%	5.31%	9.35%	1.95%	5.17%	2.01%
Percent low wage employees								
50% or more low wage	2.76%	3.03% *	3.15%	3.03%	4.31%	4.96%	2.45%	3.43%
Less than 50% low wage	0.96%	1.88%	1.94%	0.90%	1.48%	1.93%	0.87%	1.17%
Unknown	1.06%	7.86%	8.68% *	6.74%	5.47%	1.13%	5.02%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3(1999) Number of full-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91,485,524	11,330,559	8,049,787	12,942,516	16,613,282	42,549,380	25,848,794	65,636,730
Industry group								
Agric., fish., forest.	1,821,038	672,178	263,220	361,942	292,170	231,529	1,071,639	749,400
Mining	503,089	27,427 *	25,711 *	57,352 *	104,818 *	287,782	67,701 *	435,388
Construction	5,259,259	1,555,390	1,178,377	1,467,872	775,008	282,612	3,591,761	1,667,498
Manufacturing	18,186,948	562,860	880,472	2,211,846	4,512,781	10,018,990	2,446,466	15,740,482
Transp., commu., util.	6,304,212	441,816	274,975	563,716	875,690	4,148,015	956,334	5,347,878
Wholesale trade	6,661,436	725,717	780,586	1,144,751	1,135,068	2,875,314	2,093,283	4,568,153
Retail trade	14,313,415	1,640,613	1,347,533	2,131,874	1,845,447	7,347,947	4,111,323	10,202,092
Fin., ins., real est.	7,604,342	1,004,931	395,045	793,316	981,152	4,429,897	1,841,913	5,762,429
Services	30,827,097	4,696,376	2,902,433	4,209,846	6,091,148	12,927,294	9,663,688	21,163,410
Unknown	4,686	3,252	1,434 *	*****	*****	*****	4,686	*****
Ownership								
For profit, incorporated	69,041,579	6,946,925	6,212,813	10,328,809	11,922,655	33,630,377	18,522,798	50,518,781
For profit, unincorporated	7,659,690	3,116,630	1,046,668	1,034,511	1,290,184	1,171,697	4,596,434	3,063,256
Nonprofit	11,091,908	1,127,096	775,464	1,561,178	3,120,242	4,507,928	2,569,990	8,521,918
Unknown	3,692,346	139,909	14,842 *	18,018 *	280,200	3,239,378	159,572	3,532,774
Age of firm								
Less than 5 years	6,065,776	2,373,585	957,308	1,109,991	808,321	816,571	3,878,552	2,187,224
5-9 years	6,695,773	1,998,358	1,309,082	1,595,945	1,123,620	668,768	4,190,077	2,505,696
10-19 years	13,590,700	3,170,563	2,360,833	3,543,916	2,672,785	1,842,603	7,405,944	6,184,756
20 or more years	39,209,251	3,745,079	3,365,223	6,545,049	10,572,443	14,981,457	10,238,291	28,970,959
Unknown	25,924,023	42,975	57,340 *	147,615	1,436,113	24,239,981	135,929	25,788,094
Multi/single status								
2 or more locations	56,635,638	345,511	701,339	3,180,289	10,741,511	41,666,988	2,256,182	54,379,456
1 location only	34,849,886	10,985,048	7,348,448	9,762,227	5,871,771	882,392	23,592,612	11,257,274
Percent full-time employees								
Less than 25%	614,113	90,838	86,892	112,042	160,847	163,494	238,118	375,995
25-49%	3,271,642	372,912	314,002	473,644	515,209	1,595,875	935,965	2,335,676
50-74%	8,747,879	1,469,179	861,398	1,170,555	1,524,833	3,721,914	2,886,080	5,861,799
75% or more	78,851,889	9,397,631	6,787,495	11,186,274	14,412,392	37,068,097	21,788,629	57,063,260
Union presence								
No union employees	69,205,324	10,591,771	7,530,096	11,390,940	13,453,312	26,239,205	23,898,005	45,307,319
Has union employees	14,083,220	391,892	360,456	1,202,485	2,466,910	9,661,477	1,295,757	12,787,463
Unknown	8,196,980	346,897	159,235	349,091	693,060	6,648,698	655,031	7,541,949
Percent low-wage employees								
50% or more low wage	3,869,207	908,548	533,326	780,851	933,614	712,868	1,793,838	2,075,369
Less than 50% low wage	57,647,082	9,901,831	7,253,676	11,609,737	13,854,391	15,027,447	23,017,115	34,629,967
Unknown	29,969,234	520,180	262,785	551,928	1,825,277	26,809,065	1,037,841	28,931,393

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3(1999) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,422,355	213,790	324,268	418,950	421,475	1,293,679	361,811	1,353,936
Industry group								
Agric., fish., forest.	122,902	55,091	49,382	80,842	90,292	43,333	95,326	90,477
Mining	87,579	9,047 *	14,759 *	19,721 *	36,976 *	76,756	26,906 *	77,005
Construction	142,719	78,525	85,637	90,009	63,863	62,158	103,043	116,570
Manufacturing	225,756	56,619	60,775	105,291	213,508	244,885	88,510	210,644
Transp., commu., util.	646,664	43,233	32,440	60,909	96,339	681,594	101,755	629,584
Wholesale trade	432,713	62,198	173,910	132,728	97,983	313,516	193,830	383,060
Retail trade	272,751	82,486	93,650	108,874	89,458	321,313	102,667	293,355
Fin., ins., real est.	405,197	129,819	72,736	144,033	78,388	382,504	162,587	372,002
Services	686,068	78,600	234,276	229,020	352,413	573,694	237,939	617,948
Unknown	1,547	1,172	1,434 *	*****	*****	*****	1,547	*****
Ownership								
For profit, incorporated	1,171,676	217,758	238,286	316,788	364,102	1,191,957	363,539	1,104,482
For profit, unincorporated	192,608	105,305	125,066	132,953	157,386	189,639	122,990	194,693
Nonprofit	438,008	79,698	60,148	87,824	203,243	394,542	119,788	412,783
Unknown	296,309	12,958	7,664 *	5,479 *	44,771	285,388	15,001	303,292
Age of firm								
Less than 5 years	335,458	136,809	93,080	139,228	168,724	172,975	147,020	270,729
5-9 years	120,744	43,836	105,167	87,137	70,402	100,470	107,812	80,412
10-19 years	348,548	96,829	136,082	206,715	208,470	206,678	196,452	296,723
20 or more years	1,062,840	107,656	151,659	328,406	410,211	651,792	298,820	865,650
Unknown	924,427	13,145	18,916 *	14,750	68,771	931,651	21,099	925,712
Multi/single status								
2 or more locations	1,330,676	83,151	46,428	187,035	367,778	1,251,139	125,598	1,365,122
1 location only	485,425	200,408	313,141	304,473	217,890	126,916	328,101	264,840
Percent full-time employees								
Less than 25%	36,393	7,859	10,465	10,360	20,763	19,943	16,670	32,313
25-49%	131,278	19,690	27,141	45,764	36,730	105,746	35,188	120,386
50-74%	329,407	45,564	50,924	73,930	94,317	271,368	85,705	291,010
75% or more	1,257,369	195,899	331,613	366,755	413,289	1,119,784	365,528	1,186,075
Union presence								
No union employees	1,073,601	229,596	323,260	434,453	306,219	893,268	399,186	1,032,330
Has union employees	699,597	67,157	38,972	212,195	200,455	759,159	158,727	776,189
Unknown	484,318	38,448	29,686	78,141	134,101	531,988	35,127	493,044
Percent low-wage employees								
50% or more low wage	157,535	38,297	49,809	76,687	137,738	55,913	83,363	154,573
Less than 50% low wage	1,161,145	192,487	333,836	391,654	407,294	826,803	357,716	1,029,774
Unknown	822,918	23,535	17,956	82,720	126,936	888,365	61,371	815,815

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.a(1999) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91,485,524	12.4%	8.8%	14.1%	18.2%	46.5%	28.3%	71.7%
Industry group								
Agric., fish., forest.	1,821,038	36.9%	14.5%	19.9%	16.0%	12.7%	58.8%	41.2%
Mining	503,089	5.5% *	5.1% *	11.4% *	20.8% *	57.2%	13.5% *	86.5%
Construction	5,259,259	29.6%	22.4%	27.9%	14.7%	5.4%	68.3%	31.7%
Manufacturing	18,186,948	3.1%	4.8%	12.2%	24.8%	55.1%	13.5%	86.5%
Transp., commu., util.	6,304,212	7.0%	4.4%	8.9%	13.9%	65.8%	15.2%	84.8%
Wholesale trade	6,661,436	10.9%	11.7%	17.2%	17.0%	43.2%	31.4%	68.6%
Retail trade	14,313,415	11.5%	9.4%	14.9%	12.9%	51.3%	28.7%	71.3%
Fin., ins., real est.	7,604,342	13.2%	5.2%	10.4%	12.9%	58.3%	24.2%	75.8%
Services	30,827,097	15.2%	9.4%	13.7%	19.8%	41.9%	31.3%	68.7%
Unknown	4,686	69.4%	30.6% *	*****	*****	*****	100.0%	*****
Ownership								
For profit, incorporated	69,041,579	10.1%	9.0%	15.0%	17.3%	48.7%	26.8%	73.2%
For profit, unincorporated	7,659,690	40.7%	13.7%	13.5%	16.8%	15.3%	60.0%	40.0%
Nonprofit	11,091,908	10.2%	7.0%	14.1%	28.1%	40.6%	23.2%	76.8%
Unknown	3,692,346	3.8%	0.4% *	0.5% *	7.6%	87.7%	4.3%	95.7%
Age of firm								
Less than 5 years	6,065,776	39.1%	15.8%	18.3%	13.3%	13.5%	63.9%	36.1%
5-9 years	6,695,773	29.8%	19.6%	23.8%	16.8%	10.0%	62.6%	37.4%
10-19 years	13,590,700	23.3%	17.4%	26.1%	19.7%	13.6%	54.5%	45.5%
20 or more years	39,209,251	9.6%	8.6%	16.7%	27.0%	38.2%	26.1%	73.9%
Unknown	25,924,023	0.2%	0.2% *	0.6%	5.5%	93.5%	0.5%	99.5%
Multi/single status								
2 or more locations	56,635,638	0.6%	1.2%	5.6%	19.0%	73.6%	4.0%	96.0%
1 location only	34,849,886	31.5%	21.1%	28.0%	16.8%	2.5%	67.7%	32.3%
Percent full-time employees								
Less than 25%	614,113	14.8%	14.1%	18.2%	26.2%	26.6%	38.8%	61.2%
25-49%	3,271,642	11.4%	9.6%	14.5%	15.7%	48.8%	28.6%	71.4%
50-74%	8,747,879	16.8%	9.8%	13.4%	17.4%	42.5%	33.0%	67.0%
75% or more	78,851,889	11.9%	8.6%	14.2%	18.3%	47.0%	27.6%	72.4%
Union presence								
No union employees	69,205,324	15.3%	10.9%	16.5%	19.4%	37.9%	34.5%	65.5%
Has union employees	14,083,220	2.8%	2.6%	8.5%	17.5%	68.6%	9.2%	90.8%
Unknown	8,196,980	4.2%	1.9%	4.3%	8.5%	81.1%	8.0%	92.0%
Percent low-wage employees								
50% or more low wage	3,869,207	23.5%	13.8%	20.2%	24.1%	18.4%	46.4%	53.6%
Less than 50% low wage	57,647,082	17.2%	12.6%	20.1%	24.0%	26.1%	39.9%	60.1%
Unknown	29,969,234	1.7%	0.9%	1.8%	6.1%	89.5%	3.5%	96.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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(1999) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,422,355	0.35%	0.36%	0.41%	0.47%	0.86%	0.51%	0.51%
Industry group								
Agric., fish., forest.	122,902	3.25%	2.12%	4.29%	4.71%	2.32%	3.91%	3.91%
Mining	87,579	1.64% *	3.39% *	4.05% *	7.08% *	6.94%	4.06% *	4.06%
Construction	142,719	1.19%	1.66%	1.67%	1.25%	1.07%	1.65%	1.65%
Manufacturing	225,756	0.30%	0.32%	0.71%	1.13%	1.01%	0.46%	0.46%
Transp., commu., util.	646,664	0.84%	0.56%	1.40%	2.15%	4.15%	1.97%	1.97%
Wholesale trade	432,713	0.93%	2.52%	1.42%	1.88%	2.98%	2.47%	2.47%
Retail trade	272,751	0.66%	0.73%	0.64%	0.77%	1.43%	0.96%	0.96%
Fin., ins., real est.	405,197	1.65%	1.01%	1.69%	1.39%	3.02%	1.97%	1.97%
Services	686,068	0.43%	0.73%	0.59%	1.05%	1.48%	0.79%	0.79%
Unknown	1,547	16.63%	12.13% *	*****	*****	*****	18.26%	*****
Ownership								
For profit, incorporated	1,171,676	0.41%	0.34%	0.37%	0.66%	1.02%	0.58%	0.58%
For profit, unincorporated	192,608	1.43%	1.61%	1.83%	1.59%	2.28%	1.79%	1.79%
Nonprofit	438,008	0.53%	0.62%	0.97%	1.99%	2.16%	1.14%	1.14%
Unknown	296,309	0.52%	0.29% *	0.16% *	1.05%	1.34%	0.68%	0.68%
Age of firm								
Less than 5 years	335,458	2.83%	1.79%	1.78%	2.35%	2.22%	2.77%	2.77%
5-9 years	120,744	0.85%	1.35%	1.22%	1.02%	1.51%	1.07%	1.07%
10-19 years	348,548	0.94%	0.97%	1.31%	1.30%	1.30%	1.33%	1.33%
20 or more years	1,062,840	0.34%	0.30%	0.78%	0.71%	0.88%	0.52%	0.52%
Unknown	924,427	0.05%	0.07% *	0.06%	0.36%	0.42%	0.08%	0.08%
Multi/single status								
2 or more locations	1,330,676	0.17%	0.08%	0.34%	0.63%	0.77%	0.27%	0.27%
1 location only	485,425	0.65%	0.80%	0.70%	0.55%	0.36%	0.52%	0.52%
Percent full-time employees								
Less than 25%	36,393	1.50%	1.31%	1.56%	2.21%	2.75%	2.95%	2.95%
25-49%	131,278	0.65%	0.92%	1.14%	1.29%	1.74%	1.16%	1.16%
50-74%	329,407	0.90%	0.47%	0.87%	0.94%	1.74%	1.10%	1.10%
75% or more	1,257,369	0.35%	0.43%	0.41%	0.50%	0.90%	0.54%	0.54%
Union presence								
No union employees	1,073,601	0.45%	0.45%	0.57%	0.42%	0.86%	0.67%	0.67%
Has union employees	699,597	0.47%	0.45%	1.84%	1.35%	2.42%	1.42%	1.42%
Unknown	484,318	0.32%	0.43%	1.13%	1.93%	2.37%	0.69%	0.69%
Percent low-wage employees								
50% or more low wage	157,535	1.35%	1.19%	1.99%	2.46%	1.07%	2.07%	2.07%
Less than 50% low wage	1,161,145	0.52%	0.51%	0.70%	0.60%	0.99%	0.76%	0.76%
Unknown	822,918	0.08%	0.05%	0.29%	0.60%	0.59%	0.22%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b(1999) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.6%	58.5%	80.6%	92.2%	98.1%	99.7%	73.4%	98.7%
Industry group								
Agric., fish., forest.	64.5%	34.4%	58.3%	76.3%	98.3%	98.0%	47.0%	89.6%
Mining	96.0%	33.6% *	92.4%	99.9%	100.0%	100.0%	70.1%	100.0%
Construction	78.9%	53.3%	78.0%	94.1%	94.7%	100.0%	71.0%	95.8%
Manufacturing	97.6%	74.7%	88.2%	94.0%	98.8%	100.0%	86.6%	99.3%
Transp., commu., util.	96.0%	68.0%	83.0%	94.1%	98.6%	99.5%	79.0%	99.0%
Wholesale trade	93.9%	65.2%	91.1%	96.2%	98.1%	99.3%	83.1%	98.9%
Retail trade	88.6%	45.8%	71.1%	85.7%	97.8%	99.8%	63.3%	98.7%
Fin., ins., real est.	95.8%	72.2%	94.2%	98.4%	99.3%	100.0%	83.3%	99.7%
Services	90.7%	61.4%	80.9%	92.5%	97.8%	99.5%	73.7%	98.4%
Unknown	12.9% *	18.5% *	*****	*****	*****	*****	12.9% *	*****
Ownership								
For profit, incorporated	93.2%	64.1%	82.4%	92.7%	97.8%	99.8%	78.1%	98.7%
For profit, unincorporated	70.1%	45.2%	66.5%	81.5%	97.6%	99.1%	52.9%	95.9%
Nonprofit	95.0%	66.8%	86.2%	96.4%	99.6%	100.0%	80.1%	99.5%
Unknown	95.0%	8.1% *	54.9% *	50.6%	95.2%	99.2%	12.2% *	98.8%
Age of firm								
Less than 5 years	69.8%	46.6%	64.2%	83.4%	95.5%	99.8%	54.6%	96.7%
5-9 years	77.6%	54.7%	74.1%	88.4%	94.1%	99.1%	67.1%	95.1%
10-19 years	84.0%	59.1%	81.5%	90.3%	97.7%	98.2%	74.6%	95.3%
20 or more years	94.7%	67.3%	87.2%	95.6%	98.8%	99.9%	82.2%	99.1%
Unknown	99.5%	76.9%	83.5%	92.7%	98.4%	99.7%	81.3%	99.6%
Multi/single status								
2 or more locations	99.1%	78.9%	91.2%	95.7%	98.7%	99.7%	90.3%	99.4%
1 location only	79.4%	57.8%	79.6%	91.0%	96.9%	99.8%	71.8%	95.2%
Percent full-time employees								
Less than 25%	75.1%	38.1%	41.8%	72.0%	93.8%	96.9%	46.3%	93.3%
25-49%	86.3%	42.2%	65.2%	78.6%	97.0%	99.6%	57.6%	97.8%
50-74%	86.1%	51.0%	69.5%	85.2%	97.5%	99.5%	62.2%	97.9%
75% or more	92.5%	60.5%	83.2%	93.7%	98.2%	99.8%	75.9%	98.9%
Union presence								
No union employees	89.7%	58.6%	80.6%	91.7%	98.1%	99.8%	73.2%	98.5%
Has union employees	98.4%	65.5%	93.2%	98.0%	98.3%	100.0%	86.0%	99.6%
Unknown	95.3%	47.5%	52.7%	86.1%	96.2%	99.2%	57.1%	98.6%
Percent low wage employees								
50% or more low wage	67.7%	28.4%	45.9%	70.8%	92.0%	98.8%	38.9%	92.6%
Less than 50% low wage	90.0%	62.6%	84.2%	94.1%	98.6%	99.7%	77.2%	98.5%
Unknown	97.7%	33.3%	52.7%	81.9%	97.1%	99.7%	49.0%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b(1999) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.54%	1.50%	0.75%	0.24%	0.06%	0.62%	0.09%
Industry group								
Agric., fish., forest.	3.59%	3.07%	6.23%	7.60%	14.66%	2.19%	2.05%	6.08%
Mining	1.34%	12.80% *	23.90%	14.90%	14.91%	0.00%	14.22%	0.00%
Construction	0.92%	2.31%	3.14%	1.79%	1.85%	0.00%	1.64%	1.28%
Manufacturing	0.17%	2.23%	1.12%	0.83%	0.37%	0.00%	1.17%	0.12%
Transp., commu., util.	0.66%	3.94%	3.61%	1.60%	0.65%	0.61%	2.65%	0.52%
Wholesale trade	0.56%	3.26%	3.01%	2.59%	1.00%	0.87%	1.86%	0.57%
Retail trade	0.17%	1.67%	1.46%	1.87%	0.51%	0.13%	0.90%	0.06%
Fin., ins., real est.	0.31%	3.30%	2.66%	0.69%	0.84%	0.03%	2.26%	0.16%
Services	0.51%	1.58%	2.26%	1.14%	0.64%	0.12%	1.59%	0.16%
Unknown	7.76% *	8.40% *	*****	*****	*****	*****	7.76% *	*****
Ownership								
For profit, incorporated	0.30%	0.84%	1.52%	0.62%	0.26%	0.06%	0.69%	0.11%
For profit, unincorporated	1.29%	1.44%	4.17%	4.79%	1.53%	0.71%	1.66%	1.64%
Nonprofit	0.77%	4.59%	2.30%	0.61%	0.20%	0.01%	2.57%	0.09%
Unknown	0.88%	4.81% *	17.03% *	12.97%	2.59%	0.68%	5.28% *	0.61%
Age of firm								
Less than 5 years	2.35%	2.25%	4.79%	2.33%	2.81%	0.07%	2.27%	1.68%
5-9 years	0.94%	0.84%	2.64%	2.13%	1.94%	0.55%	0.95%	1.33%
10-19 years	0.72%	1.91%	1.63%	1.64%	0.63%	1.04%	1.20%	0.97%
20 or more years	0.25%	0.85%	1.42%	0.45%	0.33%	0.04%	0.75%	0.15%
Unknown	0.10%	14.78%	7.98%	4.64%	0.71%	0.10%	5.01%	0.11%
Multi/single status								
2 or more locations	0.08%	6.85%	1.32%	0.64%	0.29%	0.06%	1.24%	0.06%
1 location only	0.59%	0.51%	1.68%	0.85%	0.47%	0.17%	0.68%	0.58%
Percent full-time employees								
Less than 25%	1.80%	6.02%	5.46%	3.61%	3.01%	1.69%	4.18%	1.66%
25-49%	0.73%	2.46%	4.36%	2.64%	0.97%	0.29%	2.09%	0.55%
50-74%	0.61%	2.60%	2.31%	2.24%	0.92%	0.32%	1.99%	0.38%
75% or more	0.22%	0.77%	1.46%	0.70%	0.29%	0.06%	0.62%	0.12%
Union presence								
No union employees	0.27%	0.64%	1.47%	0.71%	0.27%	0.07%	0.51%	0.18%
Has union employees	0.60%	6.24%	3.28%	0.60%	1.11%	0.03%	3.04%	0.30%
Unknown	0.55%	4.98%	8.51%	8.88%	3.22%	0.35%	5.60%	0.27%
Percent low wage employees								
50% or more low wage	1.47%	2.20%	4.90%	3.14%	2.49%	0.60%	2.28%	0.98%
Less than 50% low wage	0.28%	0.72%	1.39%	0.75%	0.22%	0.09%	0.61%	0.20%
Unknown	0.20%	3.62%	6.53%	2.92%	1.03%	0.10%	3.94%	0.09%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b.(1)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.0%	89.9%	89.5%	88.5%	87.4%	87.6%	89.1%	87.7%
Industry group								
Agric., fish., forest.	80.9%	77.4%	86.3%	81.3%	82.4%	78.4%	80.5%	81.2%
Mining	94.1%	85.3%	90.4%	100.0%	87.9%	95.8%	92.3%	94.3%
Construction	78.0%	88.4%	81.5%	72.5%	71.7%	79.7%	80.4%	74.2%
Manufacturing	93.5%	90.5%	93.5%	93.6%	92.3%	94.1%	93.0%	93.5%
Transp., commu., util.	92.6%	84.4%	93.6%	92.6%	92.5%	93.2%	88.4%	93.2%
Wholesale trade	92.0%	90.6%	88.0%	94.1%	93.2%	92.0%	90.7%	92.5%
Retail trade	83.1%	87.0%	87.6%	83.9%	80.5%	82.5%	86.2%	82.3%
Fin., ins., real est.	93.9%	96.7%	96.0%	94.4%	95.9%	92.6%	96.1%	93.2%
Services	85.1%	90.7%	91.3%	90.7%	84.8%	81.1%	90.9%	83.1%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	88.2%	91.1%	89.6%	88.2%	87.7%	87.9%	89.3%	87.9%
For profit, unincorporated	89.3%	87.3%	92.1%	87.0%	90.6%	90.3%	89.2%	89.4%
Nonprofit	87.1%	87.6%	86.1%	91.7%	85.9%	86.6%	88.1%	86.9%
Unknown	84.8%	53.9%	96.7%	95.7%	79.9%	85.2%	71.8%	84.9%
Age of firm								
Less than 5 years	89.0%	92.2%	84.0%	85.0%	90.9%	90.9%	88.4%	89.5%
5-9 years	88.4%	91.3%	90.3%	86.6%	84.9%	90.4%	89.2%	87.5%
10-19 years	86.9%	90.6%	89.6%	85.4%	82.9%	88.5%	88.6%	85.3%
20 or more years	90.0%	87.9%	90.2%	91.1%	89.7%	90.2%	89.6%	90.2%
Unknown	85.4%	75.4%	94.9%	87.0%	79.1%	85.7%	87.4%	85.4%
Multi/single status								
2 or more locations	88.1%	90.0%	93.0%	91.4%	88.3%	87.7%	92.0%	88.0%
1 location only	87.8%	89.9%	89.1%	87.5%	85.8%	81.2%	88.8%	86.4%
Percent full-time employees								
Less than 25%	89.8%	91.8%	88.7%	91.6%	83.2%	95.1%	90.5%	89.6%
25-49%	85.4%	90.8%	93.7%	86.4%	84.4%	83.9%	89.6%	84.5%
50-74%	87.8%	92.3%	92.2%	86.2%	88.1%	86.5%	90.8%	86.8%
75% or more	88.1%	89.5%	89.1%	88.8%	87.5%	87.8%	88.9%	87.9%
Union presence								
No union employees	87.7%	89.9%	90.0%	89.3%	87.8%	86.0%	89.5%	87.0%
Has union employees	89.0%	91.1%	79.4%	82.2%	87.7%	90.4%	81.5%	89.7%
Unknown	88.9%	88.3%	91.0%	86.6%	79.1%	89.9%	91.1%	88.8%
Percent low wage employees								
50% or more low wage	72.2%	82.1%	79.5%	72.9%	63.1%	76.6%	80.6%	69.1%
Less than 50% low wage	90.0%	90.5%	90.0%	89.3%	90.4%	90.0%	89.5%	90.3%
Unknown	85.9%	80.3%	85.0%	87.9%	76.5%	86.5%	86.2%	85.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b.(1)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	1.05%	0.78%	0.67%	0.77%	0.37%	0.35%	0.33%
Industry group								
Agric., fish., forest.	2.56%	3.98%	3.47%	7.47%	12.97%	6.00%	2.39%	4.47%
Mining	2.33%	19.81%	23.40%	14.91%	13.52%	3.16%	18.88%	2.47%
Construction	1.42%	1.45%	2.14%	2.65%	3.90%	5.72%	1.96%	2.88%
Manufacturing	0.51%	2.48%	1.07%	1.01%	0.74%	0.72%	0.62%	0.55%
Transp., commu., util.	1.27%	4.62%	1.83%	2.59%	1.80%	1.05%	2.63%	1.02%
Wholesale trade	0.77%	1.53%	1.94%	1.43%	1.26%	1.22%	1.35%	0.67%
Retail trade	0.63%	1.49%	2.26%	0.95%	3.09%	1.08%	1.32%	0.87%
Fin., ins., real est.	0.60%	0.67%	1.48%	2.23%	0.58%	0.97%	0.68%	0.82%
Services	0.79%	1.41%	0.54%	0.73%	2.12%	1.11%	0.60%	1.03%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.34%	0.93%	0.99%	0.75%	0.75%	0.50%	0.52%	0.41%
For profit, unincorporated	1.70%	2.82%	2.27%	2.43%	1.50%	2.29%	2.14%	1.63%
Nonprofit	1.67%	3.32%	2.93%	1.18%	2.22%	2.23%	1.42%	1.90%
Unknown	2.52%	15.73%	28.83%	20.27%	4.33%	2.48%	16.66%	2.49%
Age of firm								
Less than 5 years	0.59%	1.08%	3.34%	1.92%	3.71%	2.56%	1.87%	1.38%
5-9 years	0.69%	1.03%	1.81%	0.96%	3.28%	2.85%	0.84%	0.99%
10-19 years	0.99%	0.96%	1.28%	1.99%	2.68%	2.54%	1.14%	1.39%
20 or more years	0.44%	2.13%	0.75%	0.60%	1.03%	0.40%	1.04%	0.49%
Unknown	0.59%	10.69%	2.10%	4.07%	3.23%	0.52%	4.98%	0.61%
Multi/single status								
2 or more locations	0.37%	3.32%	1.94%	0.95%	0.92%	0.37%	1.12%	0.40%
1 location only	0.46%	1.00%	0.90%	0.68%	1.47%	2.50%	0.32%	1.00%
Percent full-time employees								
Less than 25%	0.93%	2.78%	2.49%	2.11%	2.67%	1.45%	1.95%	1.17%
25-49%	1.58%	2.09%	1.91%	2.01%	2.07%	2.61%	1.25%	1.99%
50-74%	0.42%	0.56%	0.93%	1.74%	1.26%	0.90%	0.65%	0.69%
75% or more	0.27%	1.23%	0.92%	0.73%	0.87%	0.38%	0.36%	0.37%
Union presence								
No union employees	0.28%	1.03%	0.84%	0.47%	0.72%	0.43%	0.39%	0.40%
Has union employees	0.79%	3.41%	4.19%	3.72%	3.16%	0.50%	4.48%	0.52%
Unknown	1.59%	3.51%	2.54%	3.12%	5.74%	1.11%	1.98%	1.58%
Percent low wage employees								
50% or more low wage	2.56%	3.92%	4.42%	3.98%	5.33%	3.94%	2.46%	3.23%
Less than 50% low wage	0.25%	1.07%	0.85%	0.73%	0.65%	0.63%	0.32%	0.39%
Unknown	0.53%	3.62%	4.24%	2.06%	3.57%	0.41%	3.18%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b.(1).(a)(1999) Percent of private-sector full-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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.0%	83.7%	80.8%	80.6%	84.3%	85.4%	82.0%	84.5%
Industry group								
Agric., fish., forest.	77.9%	87.1%	70.5%	77.8%	79.7%	71.9%	83.0%	74.1%
Mining	96.8%	98.3%	96.3%	95.0%	97.9%	96.8%	97.9%	96.7%
Construction	81.4%	79.2%	82.6%	81.1%	80.5%	87.9%	81.7%	80.9%
Manufacturing	90.6%	85.1%	83.4%	84.6%	89.2%	93.2%	83.7%	91.5%
Transp., commu., util.	87.4%	86.0%	78.4%	83.5%	84.7%	89.0%	83.2%	87.9%
Wholesale trade	87.6%	82.3%	84.5%	86.2%	86.6%	90.2%	84.2%	88.9%
Retail trade	72.6%	84.8%	77.4%	74.8%	76.6%	69.1%	78.9%	70.9%
Fin., ins., real est.	86.7%	83.7%	83.5%	85.3%	86.9%	87.7%	84.3%	87.4%
Services	82.2%	84.2%	79.7%	77.6%	81.7%	84.1%	81.4%	82.5%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	83.7%	83.0%	79.8%	81.3%	84.2%	84.8%	81.5%	84.3%
For profit, unincorporated	83.4%	83.7%	85.3%	68.9%	85.0%	90.2%	82.8%	83.9%
Nonprofit	85.5%	88.2%	83.8%	82.1%	83.9%	87.7%	85.4%	85.6%
Unknown	85.9%	40.8% *	70.8% *	73.7%	85.6%	86.1%	57.7%	86.0%
Age of firm								
Less than 5 years	82.0%	84.3%	82.2%	74.6%	80.8%	87.5%	82.7%	81.2%
5-9 years	78.5%	82.8%	78.3%	73.7%	78.0%	82.7%	78.9%	78.1%
10-19 years	81.8%	83.2%	79.5%	80.5%	81.8%	85.2%	81.6%	82.0%
20 or more years	83.9%	84.5%	82.2%	83.0%	85.3%	83.5%	83.3%	84.1%
Unknown	86.5%	57.2%	80.8%	77.4%	87.1%	86.6%	75.1%	86.6%
Multi/single status								
2 or more locations	85.1%	81.7%	83.0%	83.2%	85.0%	85.3%	83.5%	85.2%
1 location only	81.7%	83.8%	80.5%	79.6%	82.9%	86.7%	81.9%	81.3%
Percent full-time employees								
Less than 25%	80.5%	94.9%	85.8%	77.5%	73.5%	83.5%	88.6%	77.9%
25-49%	74.0%	85.1%	83.2%	76.2%	77.7%	69.7%	82.4%	71.8%
50-74%	79.0%	82.4%	77.8%	72.3%	76.4%	81.4%	78.3%	79.3%
75% or more	84.9%	83.8%	81.0%	81.5%	85.4%	86.4%	82.4%	85.6%
Union presence								
No union employees	82.8%	83.4%	80.4%	80.3%	83.6%	84.0%	81.6%	83.3%
Has union employees	88.7%	87.8%	88.4%	86.4%	88.6%	89.0%	88.0%	88.7%
Unknown	84.4%	88.2%	81.0%	67.1%	82.2%	85.3%	86.2%	84.3%
Percent low wage employees								
50% or more low wage	67.4%	82.8%	75.6%	70.3%	71.5%	52.1%	78.1%	62.9%
Less than 50% low wage	83.5%	83.7%	81.0%	81.4%	84.6%	85.0%	82.2%	84.2%
Unknown	86.0%	86.1%	81.5%	70.5%	86.4%	86.3%	82.8%	86.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b.(1).(a)(1999) Standard error for percent of private-sector full-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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.68%	0.65%	0.68%	0.74%	0.64%	0.56%	0.55%
Industry group								
Agric., fish., forest.	3.39%	2.90%	4.77%	4.88%	12.96%	8.07%	3.06%	6.24%
Mining	1.69%	20.74%	24.98%	14.29%	14.64%	4.38%	17.91%	1.89%
Construction	0.60%	1.34%	1.89%	1.61%	2.86%	4.36%	0.83%	1.49%
Manufacturing	0.44%	1.95%	1.93%	1.13%	1.04%	0.47%	1.59%	0.52%
Transp., commu., util.	1.66%	3.40%	4.84%	2.36%	2.84%	1.95%	2.37%	1.77%
Wholesale trade	0.59%	1.96%	1.68%	1.43%	1.84%	0.75%	0.81%	0.79%
Retail trade	0.68%	1.81%	1.71%	1.35%	1.41%	1.18%	1.03%	0.75%
Fin., ins., real est.	0.75%	1.43%	2.40%	2.08%	1.77%	0.93%	1.21%	0.87%
Services	0.50%	1.09%	0.74%	1.35%	1.34%	0.83%	0.77%	0.70%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.54%	0.67%	0.73%	0.79%	0.73%	0.69%	0.58%	0.63%
For profit, unincorporated	1.38%	1.13%	2.76%	3.22%	2.13%	1.64%	1.57%	1.68%
Nonprofit	0.69%	2.43%	1.57%	1.36%	1.01%	0.84%	1.65%	0.56%
Unknown	1.06%	16.48% *	22.39% *	16.43%	4.42%	1.09%	15.68%	1.07%
Age of firm								
Less than 5 years	1.65%	0.99%	1.55%	2.14%	3.16%	2.02%	1.00%	2.51%
5-9 years	1.31%	1.56%	1.50%	2.94%	3.09%	3.01%	1.70%	2.25%
10-19 years	0.49%	1.05%	0.96%	1.02%	1.47%	1.49%	0.59%	0.60%
20 or more years	0.51%	1.01%	1.12%	0.71%	0.60%	1.00%	0.65%	0.64%
Unknown	0.47%	14.29%	9.76%	3.59%	0.99%	0.48%	4.31%	0.47%
Multi/single status								
2 or more locations	0.54%	2.88%	1.58%	1.04%	0.82%	0.65%	1.18%	0.56%
1 location only	0.45%	0.75%	0.79%	0.76%	1.15%	1.95%	0.59%	0.87%
Percent full-time employees								
Less than 25%	2.53%	2.46%	3.60%	2.73%	4.86%	1.79%	1.93%	2.84%
25-49%	1.44%	2.30%	2.52%	1.89%	2.94%	2.03%	1.65%	1.60%
50-74%	0.99%	1.92%	1.63%	1.86%	2.22%	1.54%	1.55%	1.17%
75% or more	0.46%	0.85%	0.66%	0.83%	0.60%	0.64%	0.62%	0.56%
Union presence								
No union employees	0.36%	0.63%	0.74%	0.58%	0.95%	0.42%	0.62%	0.40%
Has union employees	0.75%	3.18%	1.98%	2.15%	1.16%	1.02%	2.09%	0.78%
Unknown	1.73%	2.07%	3.66%	5.66%	2.82%	1.55%	1.80%	1.82%
Percent low wage employees								
50% or more low wage	2.09%	2.59%	3.58%	2.18%	4.40%	5.49%	2.68%	2.71%
Less than 50% low wage	0.38%	0.78%	0.72%	0.53%	0.72%	0.74%	0.57%	0.54%
Unknown	0.78%	3.77%	3.78%	6.21%	1.22%	0.76%	3.12%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b.(2)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.9%	75.2%	72.3%	71.3%	73.7%	74.8%	73.1%	74.1%
Industry group								
Agric., fish., forest.	63.0%	67.5%	60.8%	63.2%	65.7%	56.3%	66.8%	60.2%
Mining	91.1%	83.8%	87.1%	95.0%	86.0%	92.7%	90.4%	91.2%
Construction	63.5%	70.1%	67.3%	58.8%	57.8%	70.0%	65.7%	60.1%
Manufacturing	84.7%	77.1%	78.0%	79.2%	82.4%	87.6%	77.8%	85.6%
Transp., commu., util.	80.9%	72.7%	73.4%	77.3%	78.4%	82.9%	73.6%	82.0%
Wholesale trade	80.6%	74.6%	74.4%	81.1%	80.8%	83.0%	76.4%	82.3%
Retail trade	60.3%	73.8%	67.9%	62.8%	61.6%	57.0%	68.0%	58.4%
Fin., ins., real est.	81.4%	81.0%	80.2%	80.6%	83.3%	81.3%	81.1%	81.5%
Services	70.0%	76.3%	72.8%	70.4%	69.3%	68.2%	74.0%	68.6%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	73.8%	75.7%	71.5%	71.7%	73.9%	74.5%	72.7%	74.1%
For profit, unincorporated	74.5%	73.1%	78.6%	59.9%	77.0%	81.5%	73.9%	75.0%
Nonprofit	74.5%	77.3%	72.1%	75.3%	72.1%	75.9%	75.2%	74.4%
Unknown	72.8%	22.0% *	68.4% *	70.5%	68.4%	73.4%	41.4% *	73.0%
Age of firm								
Less than 5 years	72.9%	77.7%	69.1%	63.4%	73.4%	79.6%	73.1%	72.7%
5-9 years	69.4%	75.5%	70.7%	63.8%	66.2%	74.8%	70.4%	68.3%
10-19 years	71.1%	75.4%	71.3%	68.8%	67.8%	75.5%	72.3%	70.0%
20 or more years	75.5%	74.3%	74.1%	75.6%	76.5%	75.3%	74.6%	75.8%
Unknown	73.9%	43.1% *	76.7%	67.4%	68.9%	74.2%	65.6%	73.9%
Multi/single status								
2 or more locations	75.0%	73.5%	77.2%	76.0%	75.0%	74.9%	76.9%	74.9%
1 location only	71.7%	75.3%	71.8%	69.7%	71.1%	70.4%	72.7%	70.3%
Percent full-time employees								
Less than 25%	72.3%	87.1%	76.1%	71.0%	61.2%	79.4%	80.1%	69.8%
25-49%	63.2%	77.3%	77.9%	65.8%	65.6%	58.5%	73.8%	60.7%
50-74%	69.4%	76.1%	71.7%	62.3%	67.3%	70.4%	71.2%	68.8%
75% or more	74.8%	75.0%	72.1%	72.4%	74.8%	75.9%	73.2%	75.3%
Union presence								
No union employees	72.7%	75.0%	72.4%	71.7%	73.4%	72.2%	73.1%	72.5%
Has union employees	78.9%	80.0%	70.1%	71.0%	77.7%	80.4%	71.7%	79.5%
Unknown	75.0%	77.9%	73.8%	58.1%	65.0%	76.7%	78.5%	74.8%
Percent low wage employees								
50% or more low wage	48.7%	68.0%	60.1%	51.2%	45.1%	39.9%	62.9%	43.5%
Less than 50% low wage	75.2%	75.7%	72.9%	72.7%	76.4%	76.6%	73.6%	76.0%
Unknown	73.9%	69.1%	69.3%	62.0%	66.1%	74.7%	71.4%	74.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.3.b.(2)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.28%	0.70%	0.81%	0.82%	0.73%	0.69%	0.67%
Industry group								
Agric., fish., forest.	3.36%	2.65%	5.74%	6.81%	12.14%	8.46%	3.43%	6.44%
Mining	2.91%	19.51%	22.70%	14.29%	13.25%	5.84%	18.52%	3.22%
Construction	0.94%	1.37%	2.34%	1.90%	3.76%	5.95%	1.94%	2.51%
Manufacturing	0.71%	2.95%	2.33%	0.62%	1.33%	0.79%	1.71%	0.80%
Transp., commu., util.	2.12%	5.97%	4.87%	3.10%	3.35%	2.24%	3.36%	2.01%
Wholesale trade	1.08%	1.96%	1.87%	1.79%	1.92%	1.15%	1.11%	1.11%
Retail trade	0.47%	2.58%	1.55%	1.23%	2.67%	1.13%	1.53%	0.66%
Fin., ins., real est.	0.97%	1.53%	2.60%	3.03%	1.43%	1.35%	1.20%	1.13%
Services	1.01%	1.71%	0.84%	1.51%	1.87%	1.46%	1.06%	1.37%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.62%	1.04%	0.86%	1.04%	0.96%	0.81%	0.66%	0.78%
For profit, unincorporated	2.33%	2.66%	3.55%	3.09%	1.91%	2.86%	2.88%	2.30%
Nonprofit	1.56%	4.52%	2.32%	1.79%	1.69%	2.26%	2.37%	1.71%
Unknown	2.38%	18.99% *	21.65% *	15.65%	4.58%	2.42%	14.91% *	2.34%
Age of firm								
Less than 5 years	1.37%	1.13%	2.89%	2.21%	4.46%	3.08%	1.58%	2.67%
5-9 years	1.17%	2.03%	1.22%	2.55%	4.14%	4.02%	1.50%	1.78%
10-19 years	0.84%	1.18%	1.31%	1.64%	2.60%	2.53%	0.83%	1.28%
20 or more years	0.67%	2.27%	1.36%	0.97%	0.85%	1.13%	1.31%	0.80%
Unknown	0.78%	14.62% *	9.79%	5.70%	2.63%	0.74%	5.51%	0.79%
Multi/single status								
2 or more locations	0.68%	4.21%	1.97%	1.45%	0.97%	0.74%	1.44%	0.70%
1 location only	0.58%	1.27%	0.79%	0.72%	1.58%	2.82%	0.68%	0.99%
Percent full-time employees								
Less than 25%	2.10%	4.48%	2.89%	2.87%	3.72%	1.89%	1.91%	2.28%
25-49%	1.78%	2.00%	2.85%	2.13%	3.28%	2.67%	2.02%	2.13%
50-74%	0.86%	1.84%	1.70%	2.35%	1.78%	1.17%	1.71%	0.90%
75% or more	0.55%	1.47%	0.85%	1.04%	0.85%	0.78%	0.70%	0.71%
Union presence								
No union employees	0.43%	1.20%	0.74%	0.57%	1.12%	0.51%	0.78%	0.53%
Has union employees	1.01%	3.02%	3.75%	3.81%	3.32%	1.04%	4.46%	0.92%
Unknown	1.94%	3.68%	4.84%	6.28%	5.23%	1.67%	2.74%	1.97%
Percent low wage employees								
50% or more low wage	1.85%	3.02%	4.83%	2.84%	5.12%	2.51%	2.95%	2.38%
Less than 50% low wage	0.53%	1.30%	0.83%	0.58%	0.92%	1.17%	0.69%	0.73%
Unknown	0.87%	3.68%	5.80%	6.28%	2.75%	0.82%	3.48%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4(1999) Number of part-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,586,207	3,743,980	2,172,607	2,923,349	3,506,591	7,239,681	7,469,573	12,116,634
Industry group								
Agric., fish., forest.	433,286	242,611	48,598	19,386 *	112,180 *	10,511 *	299,858	133,428
Mining	9,735	630 *	5,190	995 *	111 *	2,809 *	6,391	3,344 *
Construction	398,519	229,121	76,018	68,282	15,340	9,759 *	359,270	39,250
Manufacturing	530,997	92,608	70,780	121,963	94,853	150,793	230,722	300,275
Transp., commu., util.	589,642	68,664	41,267	80,183	142,669	256,858	151,241	438,401
Wholesale trade	393,537	97,632	57,685	91,385	46,926	99,911	211,485	182,052
Retail trade	8,143,847	963,926	861,672	1,174,805	1,045,191	4,098,253	2,501,366	5,642,481
Fin., ins., real est.	719,090	191,001	49,898 *	96,702	140,659	240,830	288,269	430,822
Services	8,365,583	1,855,815	961,499	1,269,648	1,908,663	2,369,958	3,418,999	4,946,583
Unknown	1,972	1,972	*****	*****	*****	*****	1,972	*****
Ownership								
For profit, incorporated	12,555,922	1,671,045	1,401,542	1,988,056	2,001,433	5,493,847	4,183,022	8,372,899
For profit, unincorporated	2,744,639	1,318,760	434,516	359,428	471,103	160,833	1,944,306	800,334
Nonprofit	3,716,929	679,119	327,050	562,842	983,569	1,164,349	1,254,557	2,462,372
Unknown	568,717	75,057	9,499 *	13,023 *	50,486	420,652	87,688	481,029
Age of firm								
Less than 5 years	1,952,077	800,667	365,282	424,975	237,017	124,137	1,425,943	526,134
5-9 years	1,914,613	718,347	381,824	390,300	285,710	138,431	1,318,777	595,836
10-19 years	3,421,127	972,107	578,502	774,019	633,093	463,406	1,977,292	1,443,835
20 or more years	8,650,800	1,247,330	831,105	1,295,494	2,061,489	3,215,382	2,717,367	5,933,433
Unknown	3,647,591	5,529 *	15,894 *	38,561	289,282	3,298,324	30,194 *	3,617,397
Multi/single status								
2 or more locations	10,217,322	43,319	187,365	698,052	2,280,812	7,007,774	475,018	9,742,303
1 location only	9,368,886	3,700,661	1,985,242	2,225,297	1,225,779	231,907	6,994,554	2,374,331
Percent full-time employees								
Less than 25%	5,127,235	1,647,860	746,332	804,348	995,278	933,417	2,878,340	2,248,894
25-49%	5,669,629	723,410	537,118	807,936	901,799	2,699,365	1,688,136	3,981,493
50-74%	5,176,854	982,787	534,865	732,739	926,403	2,000,059	1,869,780	3,307,073
75% or more	3,612,490	389,922	354,292	578,326	683,110	1,606,839	1,033,316	2,579,174
Union presence								
No union employees	15,841,171	3,583,276	2,071,663	2,718,130	2,889,756	4,578,346	7,105,425	8,735,746
Has union employees	2,006,644	64,845	49,432	130,245	385,479	1,376,644	184,205	1,822,439
Unknown	1,738,393	95,859	51,512	74,974 *	231,356	1,284,691	179,943	1,558,449
Percent low-wage employees								
50% or more low wage	3,580,083	907,880	595,749	703,478	720,280	652,697	1,911,661	1,668,423
Less than 50% low wage	11,523,124	2,680,757	1,473,706	2,081,709	2,394,559	2,892,393	5,220,918	6,302,207
Unknown	4,483,000	155,343	103,152	138,162	391,753	3,694,590	336,995	4,146,005

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4(1999) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	289,712	43,029	72,150	100,682	123,053	260,165	131,339	267,856
Industry group								
Agric., fish., forest.	110,332	26,028	11,768	7,247 *	89,536 *	4,250 *	29,896	93,131
Mining	3,467	362 *	2,400	639 *	111 *	2,714 *	2,695	2,808 *
Construction	34,493	19,388	15,768	21,267	4,944	3,885 *	30,776	7,762
Manufacturing	23,716	10,510	12,024	16,406	14,173	21,520	20,428	19,689
Transp., commu., util.	67,261	8,409	7,980	22,464	38,020	75,821	20,572	67,647
Wholesale trade	45,549	12,661	10,979	21,040	8,297	34,167	33,429	38,586
Retail trade	237,840	28,051	57,636	68,123	60,715	234,374	93,534	255,845
Fin., ins., real est.	58,673	18,845	12,761 *	20,530	26,980	26,676	23,613	45,321
Services	189,187	47,255	44,773	43,840	119,560	160,061	64,990	192,789
Unknown	1,327	1,327	*****	*****	*****	*****	1,327	*****
Ownership								
For profit, incorporated	297,586	44,460	58,665	85,593	97,122	238,738	118,293	250,172
For profit, unincorporated	155,495	30,376	45,305	41,834	131,263	35,616	71,353	142,807
Nonprofit	163,492	34,120	25,565	32,342	65,791	151,538	58,702	142,967
Unknown	39,760	9,863	4,982 *	5,829 *	10,365	44,304	10,349	41,073
Age of firm								
Less than 5 years	107,654	44,077	35,404	42,509	74,655	26,948	71,758	81,241
5-9 years	49,656	29,766	31,409	29,699	41,892	35,778	36,450	60,767
10-19 years	94,846	38,984	24,043	46,966	51,801	64,387	71,110	84,118
20 or more years	199,480	39,256	54,451	54,748	136,883	190,220	70,040	194,569
Unknown	155,985	2,235 *	5,395 *	9,110	62,092	145,795	9,318 *	156,696
Multi/single status								
2 or more locations	246,863	7,167	12,094	40,584	55,540	271,617	19,439	243,699
1 location only	71,746	40,253	70,601	88,291	102,926	32,075	133,147	96,049
Percent full-time employees								
Less than 25%	149,517	72,355	65,442	58,826	106,727	110,076	71,481	161,193
25-49%	224,314	36,970	44,114	76,750	66,625	169,326	66,139	191,161
50-74%	179,213	27,283	32,989	43,400	56,721	153,791	49,551	160,417
75% or more	124,924	22,340	17,651	28,221	39,694	97,018	29,602	115,730
Union presence								
No union employees	284,502	39,046	73,667	107,033	132,575	239,586	130,380	280,319
Has union employees	169,506	13,441	12,493	23,947	38,759	158,657	26,677	162,424
Unknown	182,641	15,488	11,523	13,298 *	86,755	137,875	17,285	178,757
Percent low-wage employees								
50% or more low wage	147,022	35,553	47,746	65,746	100,764	70,564	90,873	163,165
Less than 50% low wage	303,525	32,152	54,398	72,154	47,104	225,578	65,234	272,318
Unknown	230,115	13,887	26,146	19,515	93,706	198,074	40,953	217,151

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.a(1999) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,586,207	19.1%	11.1%	14.9%	17.9%	37.0%	38.1%	61.9%
Industry group								
Agric., fish., forest.	433,286	56.0%	11.2%	4.5% *	25.9% *	2.4% *	69.2%	30.8%
Mining	9,735	6.5% *	53.3%	10.2% *	1.1% *	28.9% *	65.7%	34.3% *
Construction	398,519	57.5%	19.1%	17.1%	3.8%	2.4% *	90.2%	9.8%
Manufacturing	530,997	17.4%	13.3%	23.0%	17.9%	28.4%	43.5%	56.5%
Transp., commu., util.	589,642	11.6%	7.0%	13.6%	24.2%	43.6%	25.6%	74.4%
Wholesale trade	393,537	24.8%	14.7%	23.2%	11.9%	25.4%	53.7%	46.3%
Retail trade	8,143,847	11.8%	10.6%	14.4%	12.8%	50.3%	30.7%	69.3%
Fin., ins., real est.	719,090	26.6%	6.9% *	13.4%	19.6%	33.5%	40.1%	59.9%
Services	8,365,583	22.2%	11.5%	15.2%	22.8%	28.3%	40.9%	59.1%
Unknown	1,972	100.0%	*****	*****	*****	*****	100.0%	*****
Ownership								
For profit, incorporated	12,555,922	13.3%	11.2%	15.8%	15.9%	43.8%	33.3%	66.7%
For profit, unincorporated	2,744,639	48.0%	15.8%	13.1%	17.2%	5.9%	70.8%	29.2%
Nonprofit	3,716,929	18.3%	8.8%	15.1%	26.5%	31.3%	33.8%	66.2%
Unknown	568,717	13.2%	1.7% *	2.3% *	8.9%	74.0%	15.4%	84.6%
Age of firm								
Less than 5 years	1,952,077	41.0%	18.7%	21.8%	12.1%	6.4%	73.0%	27.0%
5-9 years	1,914,613	37.5%	19.9%	20.4%	14.9%	7.2%	68.9%	31.1%
10-19 years	3,421,127	28.4%	16.9%	22.6%	18.5%	13.5%	57.8%	42.2%
20 or more years	8,650,800	14.4%	9.6%	15.0%	23.8%	37.2%	31.4%	68.6%
Unknown	3,647,591	0.2% *	0.4% *	1.1%	7.9%	90.4%	0.8% *	99.2%
Multi/single status								
2 or more locations	10,217,322	0.4%	1.8%	6.8%	22.3%	68.6%	4.6%	95.4%
1 location only	9,368,886	39.5%	21.2%	23.8%	13.1%	2.5%	74.7%	25.3%
Percent full-time employees								
Less than 25%	5,127,235	32.1%	14.6%	15.7%	19.4%	18.2%	56.1%	43.9%
25-49%	5,669,629	12.8%	9.5%	14.3%	15.9%	47.6%	29.8%	70.2%
50-74%	5,176,854	19.0%	10.3%	14.2%	17.9%	38.6%	36.1%	63.9%
75% or more	3,612,490	10.8%	9.8%	16.0%	18.9%	44.5%	28.6%	71.4%
Union presence								
No union employees	15,841,171	22.6%	13.1%	17.2%	18.2%	28.9%	44.9%	55.1%
Has union employees	2,006,644	3.2%	2.5%	6.5%	19.2%	68.6%	9.2%	90.8%
Unknown	1,738,393	5.5%	3.0%	4.3% *	13.3%	73.9%	10.4%	89.6%
Percent low-wage employees								
50% or more low wage	3,580,083	25.4%	16.6%	19.6%	20.1%	18.2%	53.4%	46.6%
Less than 50% low wage	11,523,124	23.3%	12.8%	18.1%	20.8%	25.1%	45.3%	54.7%
Unknown	4,483,000	3.5%	2.3%	3.1%	8.7%	82.4%	7.5%	92.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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(1999) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	289,712	0.39%	0.38%	0.55%	0.61%	0.86%	0.70%	0.70%
Industry group								
Agric., fish., forest.	110,332	6.24%	3.14%	2.60% *	8.26% *	0.74% *	8.32%	8.32%
Mining	3,467	12.61% *	15.68%	3.83% *	0.46% *	10.95% *	15.53%	11.69% *
Construction	34,493	4.52%	2.18%	4.59%	0.82%	1.06% *	1.72%	1.72%
Manufacturing	23,716	1.57%	2.33%	2.75%	2.82%	3.30%	3.03%	3.03%
Transp., commu., util.	67,261	2.47%	1.07%	3.58%	5.95%	7.58%	3.95%	3.95%
Wholesale trade	45,549	3.02%	3.21%	3.80%	2.59%	6.00%	6.17%	6.17%
Retail trade	237,840	0.38%	0.89%	0.89%	0.84%	1.48%	1.47%	1.47%
Fin., ins., real est.	58,673	2.12%	2.19% *	2.35%	2.81%	2.51%	2.49%	2.49%
Services	189,187	0.65%	0.68%	0.71%	1.15%	1.45%	1.12%	1.12%
Unknown	1,327	29.81%	*****	*****	*****	*****	29.81%	*****
Ownership								
For profit, incorporated	297,586	0.43%	0.53%	0.68%	0.73%	0.99%	0.80%	0.80%
For profit, unincorporated	155,495	2.89%	1.64%	1.38%	3.57%	0.99%	3.36%	3.36%
Nonprofit	163,492	0.71%	0.69%	1.23%	1.73%	2.84%	1.46%	1.46%
Unknown	39,760	2.04%	0.94% *	1.04% *	2.06%	2.81%	2.13%	2.13%
Age of firm								
Less than 5 years	107,654	2.63%	1.23%	1.76%	3.15%	1.20%	2.86%	2.86%
5-9 years	49,656	1.79%	1.90%	1.46%	1.91%	1.74%	2.53%	2.53%
10-19 years	94,846	1.08%	0.91%	1.14%	1.54%	1.69%	1.93%	1.93%
20 or more years	199,480	0.72%	0.51%	0.79%	1.43%	1.73%	1.01%	1.01%
Unknown	155,985	0.06% *	0.15% *	0.30%	1.44%	1.41%	0.26% *	0.26%
Multi/single status								
2 or more locations	246,863	0.08%	0.13%	0.50%	0.79%	1.13%	0.19%	0.19%
1 location only	71,746	0.51%	0.66%	0.91%	1.09%	0.35%	1.09%	1.09%
Percent full-time employees								
Less than 25%	149,517	1.60%	1.24%	1.16%	1.79%	1.78%	2.11%	2.11%
25-49%	224,314	0.66%	0.80%	1.05%	1.31%	1.75%	1.00%	1.00%
50-74%	179,213	0.98%	0.45%	1.06%	0.88%	1.78%	1.15%	1.15%
75% or more	124,924	0.59%	0.61%	0.84%	0.90%	1.39%	0.97%	0.97%
Union presence								
No union employees	284,502	0.43%	0.58%	0.66%	0.79%	0.99%	0.98%	0.98%
Has union employees	169,506	0.72%	0.73%	1.34%	2.91%	4.05%	1.51%	1.51%
Unknown	182,641	0.85%	0.70%	1.33% *	3.61%	3.08%	1.30%	1.30%
Percent low-wage employees								
50% or more low wage	147,022	1.39%	1.40%	1.77%	2.05%	1.35%	2.81%	2.81%
Less than 50% low wage	303,525	0.82%	0.37%	0.47%	0.40%	1.28%	0.98%	0.98%
Unknown	230,115	0.32%	0.60%	0.48%	1.89%	1.34%	0.86%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b(1999) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.7%	34.1%	54.9%	76.8%	95.1%	98.9%	47.6%	96.2%
Industry group								
Agric., fish., forest.	38.9%	16.8%	38.7%	88.7%	73.8%	84.9%	22.2%	76.5%
Mining	90.9%	68.6% *	87.4%	96.3%	100.0% *	100.0%	86.1%	100.0%
Construction	56.8%	34.0%	77.7%	97.4%	84.6%	100.0%	53.0%	91.1%
Manufacturing	85.5%	53.0%	77.1%	90.7%	93.8%	100.0%	71.1%	96.6%
Transp., commu., util.	86.2%	35.4%	72.8%	72.0%	98.6%	99.4%	49.6%	98.8%
Wholesale trade	81.8%	48.6%	89.8%	88.3%	91.6%	99.0%	69.1%	96.6%
Retail trade	79.0%	25.0%	40.6%	66.8%	94.6%	99.2%	39.1%	96.6%
Fin., ins., real est.	83.5%	45.2%	88.5%	92.4%	99.3%	100.0%	60.0%	99.2%
Services	77.6%	38.3%	60.3%	81.7%	96.3%	98.2%	51.5%	95.7%
Ownership								
For profit, incorporated	82.6%	41.6%	59.0%	76.6%	94.2%	99.1%	55.3%	96.2%
For profit, unincorporated	45.8%	20.5%	37.2%	67.5%	93.0%	89.7%	27.4%	90.4%
Nonprofit	83.9%	46.0%	61.7%	84.8%	98.3%	99.6%	56.5%	97.8%
Unknown	81.9%	*****	24.9% *	29.3% *	88.5%	98.6%	2.7% *	96.3%
Age of firm								
Less than 5 years	48.0%	24.5%	38.0%	63.0%	90.9%	94.8%	32.9%	88.7%
5-9 years	54.0%	32.1%	45.3%	68.5%	82.6%	92.1%	41.0%	82.8%
10-19 years	65.8%	33.4%	53.9%	76.4%	92.6%	94.6%	46.9%	91.7%
20 or more years	85.5%	41.7%	67.5%	84.4%	98.1%	99.5%	59.0%	97.6%
Unknown	98.5%	97.8%	51.6%	66.9%	94.8%	99.4%	55.8%	98.9%
Multi/single status								
2 or more locations	96.6%	66.4%	64.0%	83.8%	96.3%	99.0%	69.9%	97.9%
1 location only	57.0%	33.7%	54.0%	74.6%	92.8%	97.2%	46.1%	89.2%
Percent full-time employees								
Less than 25%	52.4%	14.8%	27.6%	57.6%	88.9%	94.9%	24.1%	88.5%
25-49%	85.1%	41.3%	64.0%	77.2%	96.6%	99.6%	55.5%	97.7%
50-74%	83.6%	47.6%	67.4%	83.3%	97.7%	99.2%	59.5%	97.3%
75% or more	93.3%	68.2%	79.7%	94.7%	98.6%	99.7%	79.0%	99.1%
Union presence								
No union employees	73.7%	33.6%	54.7%	76.5%	94.6%	98.7%	47.1%	95.2%
Has union employees	97.3%	50.7%	87.2%	92.8%	100.0%	99.5%	74.5%	99.6%
Unknown	91.5%	41.7%	29.4% *	61.2%	93.1%	99.2%	40.2%	97.4%
Percent low wage employees								
50% or more low wage	58.1%	17.5%	36.5%	60.3%	91.7%	95.0%	30.7%	89.5%
Less than 50% low wage	77.5%	40.4%	63.9%	83.4%	96.4%	99.0%	54.8%	96.3%
Unknown	93.7%	23.2%	32.9%	62.3%	93.8%	99.5%	32.0%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b(1999) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.58%	1.56%	2.18%	2.10%	0.87%	0.31%	1.17%	0.36%
Industry group								
Agric., fish., forest.	3.83%	3.13%	9.48%	10.48%	15.40%	16.04%	2.97%	8.56%
Mining	21.51%	20.99% *	24.47%	28.71%	31.62% *	29.81%	20.54%	27.89%
Construction	4.60%	3.67%	6.29%	2.07%	7.86%	10.54%	5.00%	5.22%
Manufacturing	1.30%	6.26%	9.59%	4.15%	2.58%	0.00%	3.81%	1.43%
Transp., commu., util.	2.48%	5.59%	6.71%	7.88%	0.56%	1.88%	4.33%	0.65%
Wholesale trade	2.70%	4.59%	3.87%	6.09%	4.63%	1.12%	4.22%	2.14%
Retail trade	1.16%	2.21%	3.55%	2.88%	1.54%	0.41%	1.69%	0.57%
Fin., ins., real est.	1.58%	3.82%	3.93%	2.93%	0.45%	0.02%	3.97%	0.65%
Services	0.87%	2.13%	2.33%	2.68%	0.97%	0.51%	1.31%	0.65%
Ownership								
For profit, incorporated	0.66%	2.14%	2.79%	2.22%	1.31%	0.39%	1.62%	0.62%
For profit, unincorporated	2.06%	1.15%	5.50%	7.06%	3.03%	3.98%	1.03%	2.84%
Nonprofit	1.18%	3.77%	4.50%	3.86%	1.10%	0.31%	2.38%	0.73%
Unknown	1.65%	*****	8.50% *	12.63% *	8.07%	0.93%	2.19% *	1.05%
Age of firm								
Less than 5 years	2.57%	3.08%	5.01%	4.78%	3.69%	2.88%	2.26%	1.83%
5-9 years	1.99%	1.96%	2.48%	5.89%	7.37%	7.85%	1.14%	4.60%
10-19 years	2.01%	2.37%	3.96%	4.34%	2.24%	3.05%	2.10%	1.96%
20 or more years	0.99%	3.72%	1.99%	2.06%	0.75%	0.28%	2.27%	0.30%
Unknown	0.28%	23.05%	15.47%	12.71%	3.96%	0.23%	13.48%	0.32%
Multi/single status								
2 or more locations	0.35%	8.04%	4.53%	2.70%	1.05%	0.27%	2.13%	0.31%
1 location only	1.08%	1.56%	2.54%	2.19%	1.94%	1.97%	1.31%	1.08%
Percent full-time employees								
Less than 25%	1.69%	1.85%	3.48%	3.97%	2.38%	1.83%	1.85%	1.77%
25-49%	0.74%	2.74%	4.52%	2.44%	1.23%	0.27%	1.94%	0.63%
50-74%	0.63%	1.94%	2.80%	2.59%	0.72%	0.54%	1.79%	0.50%
75% or more	0.38%	1.58%	1.73%	0.84%	0.23%	0.12%	1.01%	0.12%
Union presence								
No union employees	0.78%	1.68%	2.24%	2.02%	0.96%	0.39%	1.22%	0.50%
Has union employees	0.59%	8.25%	6.52%	4.59%	0.01%	0.32%	6.94%	0.28%
Unknown	1.20%	8.20%	9.64% *	11.02%	10.92%	0.81%	7.19%	0.91%
Percent low wage employees								
50% or more low wage	1.86%	1.91%	4.38%	3.81%	1.64%	3.06%	1.86%	1.93%
Less than 50% low wage	0.92%	2.23%	1.70%	2.30%	1.08%	0.39%	1.23%	0.50%
Unknown	0.73%	2.36%	8.67%	9.79%	3.72%	0.30%	3.83%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	32.7%	22.1%	21.8%	22.6%	28.9%	25.6%	26.4%
Industry group								
Agric., fish., forest.	14.7% *	47.9%	15.5% *	3.4% *	0.1% *	17.4% *	34.7%	1.6% *
Mining	26.6% *	*****	51.9% *	*****	*****	*****	42.8% *	*****
Construction	32.7%	47.6%	17.2% *	27.7%	15.9% *	65.2%	33.5%	28.7%
Manufacturing	28.6%	28.5%	26.5% *	28.1%	32.9%	27.1%	28.6%	28.5%
Transp., commu., util.	33.4%	37.6% *	40.2% *	33.9% *	35.9%	30.7%	35.6%	33.0%
Wholesale trade	27.0%	24.1%	27.9%	29.9%	21.4%	28.2% *	28.9%	25.5%
Retail trade	20.7%	25.2%	16.9%	15.5%	20.6%	21.7%	18.1%	21.1%
Fin., ins., real est.	35.1%	42.9%	31.9%	44.9%	26.5%	34.1%	44.0%	31.5%
Services	30.3%	32.3%	23.1%	22.5%	22.9%	40.7%	25.7%	32.0%
Ownership								
For profit, incorporated	22.9%	31.9%	22.2%	21.9%	19.3%	23.4%	24.8%	22.4%
For profit, unincorporated	26.2%	42.7%	27.1%	15.4% *	15.8%	43.9%	32.3%	21.6%
Nonprofit	38.8%	26.0%	16.8%	24.7%	31.4%	58.0%	22.6%	43.5%
Unknown	16.2%	*****	100.0% *	*****	37.9% *	13.5%	100.0% *	15.8%
Age of firm								
Less than 5 years	21.6%	28.6%	16.4%	13.8%	18.7% *	39.0%	20.1%	23.0%
5-9 years	25.4%	33.8%	29.6%	21.3%	18.2%	26.6% *	28.5%	22.0%
10-19 years	24.6%	40.8%	21.4%	20.0%	16.7%	31.7%	27.7%	22.5%
20 or more years	28.6%	28.9%	21.5%	25.2%	25.6%	32.8%	25.0%	29.6%
Unknown	23.9%	19.1% *	29.4% *	4.1% *	19.3%	24.4%	23.9% *	23.9%
Multi/single status								
2 or more locations	27.7%	35.0% *	23.7%	28.8%	24.1%	28.9%	29.0%	27.7%
1 location only	23.5%	32.7%	21.9%	19.3%	19.7%	29.4%	25.2%	20.8%
Percent full-time employees								
Less than 25%	25.8%	38.5%	12.3%	18.0%	17.7%	37.5%	22.9%	26.8%
25-49%	18.2%	23.1%	14.5%	15.5%	18.6%	18.6%	17.2%	18.4%
50-74%	25.9%	32.1%	24.7%	22.1%	24.2%	26.7%	26.9%	25.6%
75% or more	38.5%	39.3%	35.2%	31.8%	31.8%	44.0%	35.6%	39.4%
Union presence								
No union employees	25.3%	32.6%	22.4%	21.0%	20.0%	29.2%	25.3%	25.2%
Has union employees	36.2%	40.8%	18.3% *	32.9%	48.3%	33.6%	33.0%	36.5%
Unknown	21.1%	30.2%	13.6% *	29.0%	9.6% *	22.6%	22.1%	21.1%
Percent low wage employees								
50% or more low wage	17.8%	29.7%	18.9%	13.0%	16.6%	18.9%	18.0%	17.7%
Less than 50% low wage	31.1%	33.2%	23.1%	24.6%	25.9%	41.0%	27.4%	32.8%
Unknown	20.1%	31.4%	15.3% *	9.3% *	12.4% *	21.1%	18.5%	20.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.11%	1.95%	1.56%	1.13%	1.05%	1.94%	1.63%	1.40%
Industry group								
Agric., fish., forest.	5.63% *	11.26%	9.98% *	10.23% *	0.05% *	12.39% *	8.05%	1.97% *
Mining	11.61% *	*****	16.67% *	*****	*****	*****	14.82% *	*****
Construction	4.76%	5.51%	5.48% *	7.62%	8.20% *	14.77%	4.80%	7.19%
Manufacturing	3.17%	4.35%	9.97% *	5.12%	5.11%	5.06%	4.47%	3.74%
Transp., commu., util.	6.24%	12.06% *	14.06% *	10.84% *	10.15%	5.03%	8.88%	6.95%
Wholesale trade	2.61%	5.89%	6.82%	6.65%	6.07%	8.69% *	3.39%	3.35%
Retail trade	2.12%	4.49%	2.29%	1.67%	2.94%	2.79%	1.80%	2.43%
Fin., ins., real est.	3.06%	5.52%	8.47%	8.16%	5.95%	4.63%	4.67%	4.12%
Services	1.56%	3.21%	2.72%	1.84%	1.77%	3.05%	2.50%	1.86%
Ownership								
For profit, incorporated	1.60%	1.42%	2.53%	1.34%	1.60%	2.30%	1.78%	1.99%
For profit, unincorporated	1.99%	4.53%	4.72%	4.62% *	4.24%	10.06%	3.13%	2.74%
Nonprofit	2.68%	3.44%	2.58%	3.16%	1.89%	4.53%	2.78%	3.13%
Unknown	3.62%	*****	31.62% *	*****	11.94% *	3.73%	31.62% *	3.77%
Age of firm								
Less than 5 years	2.03%	4.48%	3.14%	1.75%	8.42% *	9.02%	1.95%	3.89%
5-9 years	1.66%	3.86%	4.43%	3.29%	4.77%	10.36% *	2.64%	2.90%
10-19 years	1.88%	5.00%	3.65%	2.30%	2.85%	6.25%	3.14%	2.13%
20 or more years	1.19%	2.12%	2.26%	2.55%	1.67%	2.34%	1.71%	1.58%
Unknown	3.04%	10.45% *	11.79% *	7.04% *	4.95%	3.18%	9.84% *	3.04%
Multi/single status								
2 or more locations	1.58%	12.45% *	4.15%	2.72%	1.63%	2.03%	4.94%	1.67%
1 location only	1.19%	2.09%	1.47%	1.76%	1.33%	6.65%	1.63%	1.00%
Percent full-time employees								
Less than 25%	3.58%	3.41%	2.25%	2.97%	3.37%	6.92%	2.70%	4.69%
25-49%	1.52%	3.36%	2.01%	2.28%	2.30%	2.53%	2.38%	2.22%
50-74%	1.55%	2.44%	4.09%	3.12%	1.51%	1.84%	1.75%	1.58%
75% or more	1.85%	1.73%	1.82%	2.47%	1.91%	3.04%	1.62%	2.34%
Union presence								
No union employees	1.28%	1.82%	1.60%	1.17%	1.21%	2.44%	1.59%	1.73%
Has union employees	2.93%	10.22%	6.50% *	7.79%	4.62%	3.57%	6.39%	3.22%
Unknown	3.11%	9.04%	11.12% *	7.32%	11.92% *	2.70%	6.55%	3.21%
Percent low wage employees								
50% or more low wage	1.44%	6.50%	3.88%	3.21%	3.34%	2.72%	2.78%	1.90%
Less than 50% low wage	1.40%	2.08%	1.84%	1.28%	0.80%	3.79%	1.70%	2.06%
Unknown	1.96%	8.73%	7.40% *	4.39% *	4.48% *	2.06%	4.56%	2.02%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1).(a)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.9%	61.9%	39.0%	47.2%	49.6%	53.4%	52.7%	51.7%
Industry group								
Agric., fish., forest.	67.4%	71.6%	41.7% *	27.5% *	100.0%	75.7%	66.7%	77.4%
Mining	74.8% *	*****	74.8% *	*****	*****	*****	74.8% *	*****
Construction	65.4%	72.3%	49.2%	86.1%	9.0% *	9.3% *	73.0%	17.8% *
Manufacturing	59.0%	58.4%	58.0%	42.5%	60.1%	71.3%	51.8%	63.0%
Transp., commu., util.	57.8%	91.9%	40.7%	31.8%	37.9% *	75.7%	51.9%	58.9%
Wholesale trade	51.7%	65.9%	54.2%	59.3%	43.4%	40.7%	61.6%	42.3%
Retail trade	38.8%	56.5%	29.5%	30.7%	36.9%	39.7%	41.4%	38.3%
Fin., ins., real est.	65.2%	71.1%	42.3%	58.2%	65.2%	69.9%	60.4%	68.0%
Services	57.7%	58.1%	37.6%	51.5%	55.5%	62.9%	51.4%	59.5%
Ownership								
For profit, incorporated	48.7%	62.9%	41.5%	46.6%	44.0%	49.2%	52.7%	47.4%
For profit, unincorporated	40.0%	60.8%	21.4% *	25.8%	25.3%	39.1% *	48.6%	30.5%
Nonprofit	61.3%	60.6%	51.4%	55.7%	61.1%	62.9%	57.9%	61.8%
Unknown	54.4%	*****	*****	*****	64.5%	53.6%	*****	56.1%
Age of firm								
Less than 5 years	47.7%	63.6%	38.2%	42.1%	15.7% *	65.5%	55.3%	41.1%
5-9 years	41.6%	59.1%	30.1% *	37.3%	30.4%	39.9%	45.0%	36.7%
10-19 years	52.4%	66.0%	43.5%	53.5%	49.6%	44.6%	59.6%	46.1%
20 or more years	52.2%	59.4%	41.3%	47.2%	53.7%	52.9%	51.0%	52.4%
Unknown	55.1%	*****	*****	58.5% *	51.1%	55.5%	4.6% *	55.3%
Multi/single status								
2 or more locations	51.6%	45.8% *	33.8%	51.8%	48.1%	52.8%	47.2%	51.8%
1 location only	52.4%	62.3%	39.7%	44.8%	53.2%	71.7%	53.3%	50.8%
Percent full-time employees								
Less than 25%	45.1%	60.5%	25.9% *	49.9%	37.2%	44.8%	56.8%	41.7%
25-49%	43.3%	57.7%	35.8%	31.4%	48.7%	42.7%	42.7%	43.5%
50-74%	57.1%	65.9%	30.6%	49.6%	55.9%	61.4%	53.7%	58.3%
75% or more	56.8%	60.0%	51.5%	52.8%	53.0%	59.2%	54.9%	57.4%
Union presence								
No union employees	49.9%	60.7%	38.1%	45.5%	48.4%	51.1%	50.6%	49.6%
Has union employees	61.0%	72.0%	64.3%	72.2%	51.8%	63.3%	81.9%	59.5%
Unknown	50.2%	87.8%	61.4% *	27.3% *	63.7%	48.6%	81.3%	48.6%
Percent low wage employees								
50% or more low wage	33.5%	48.3%	17.3% *	27.3%	32.5%	37.0%	36.2%	32.4%
Less than 50% low wage	52.2%	64.6%	42.7%	49.6%	52.2%	51.2%	55.1%	51.1%
Unknown	58.8%	33.0% *	57.2% *	53.4%	57.3%	59.4%	46.2%	59.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(1).(a)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.66%	1.88%	4.27%	2.78%	3.60%	2.63%	2.13%	2.03%
Industry group								
Agric., fish., forest.	9.28%	12.30%	14.58% *	11.58% *	29.81%	21.42%	11.68%	18.87%
Mining	23.01% *	*****	23.01% *	*****	*****	*****	23.01% *	*****
Construction	7.74%	6.68%	12.20%	10.88%	11.21% *	16.92% *	6.00%	14.57% *
Manufacturing	3.50%	11.14%	9.81%	6.26%	6.13%	3.88%	6.19%	4.47%
Transp., commu., util.	5.89%	13.89%	11.41%	7.60%	11.93% *	5.94%	7.91%	6.59%
Wholesale trade	3.88%	9.94%	10.72%	9.95%	12.01%	10.41%	4.57%	7.14%
Retail trade	2.92%	4.79%	7.74%	5.25%	5.52%	3.90%	3.52%	3.06%
Fin., ins., real est.	4.33%	6.08%	11.07%	8.75%	10.00%	4.97%	5.07%	5.44%
Services	1.81%	2.99%	4.72%	4.34%	3.68%	2.67%	2.54%	2.24%
Ownership								
For profit, incorporated	2.11%	2.95%	4.99%	3.18%	3.38%	3.45%	2.97%	2.45%
For profit, unincorporated	2.07%	3.42%	7.72% *	6.87%	6.66%	12.08% *	4.36%	6.13%
Nonprofit	2.32%	6.80%	8.51%	3.91%	4.45%	2.84%	6.49%	2.67%
Unknown	6.90%	*****	*****	*****	12.92%	7.45%	*****	6.52%
Age of firm								
Less than 5 years	4.84%	8.46%	9.70%	8.33%	10.61% *	8.86%	5.28%	9.31%
5-9 years	3.58%	7.13%	9.07% *	7.21%	6.73%	10.54%	4.36%	4.13%
10-19 years	2.36%	3.61%	8.31%	7.61%	6.39%	5.16%	2.88%	4.43%
20 or more years	2.28%	4.32%	5.44%	3.71%	3.65%	3.52%	3.32%	2.55%
Unknown	2.01%	*****	*****	17.65% *	11.00%	2.34%	1.85% *	2.11%
Multi/single status								
2 or more locations	2.14%	14.00% *	4.84%	3.57%	3.64%	2.71%	4.71%	2.21%
1 location only	2.12%	2.06%	4.44%	3.47%	5.22%	4.50%	2.32%	3.26%
Percent full-time employees								
Less than 25%	2.93%	7.40%	16.25% *	10.75%	7.54%	5.50%	5.39%	3.20%
25-49%	2.56%	6.88%	6.78%	6.45%	6.65%	3.21%	5.35%	2.85%
50-74%	2.03%	4.08%	5.00%	3.01%	4.67%	2.83%	2.58%	2.09%
75% or more	2.12%	2.99%	5.26%	3.37%	4.27%	3.07%	3.13%	2.60%
Union presence								
No union employees	1.74%	1.98%	4.39%	2.94%	3.66%	3.00%	2.25%	2.30%
Has union employees	3.78%	13.32%	13.43%	6.76%	7.31%	3.40%	3.73%	3.90%
Unknown	4.63%	22.45%	18.51% *	12.51% *	11.74%	5.93%	17.42%	4.78%
Percent low wage employees								
50% or more low wage	3.26%	8.47%	10.59% *	7.46%	5.77%	4.72%	7.11%	3.65%
Less than 50% low wage	1.77%	2.04%	4.67%	2.01%	3.91%	3.74%	2.18%	2.26%
Unknown	2.59%	12.22% *	17.19% *	14.10%	11.06%	2.88%	9.10%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(2)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.6%	20.2%	8.6%	10.3%	11.2%	15.4%	13.5%	13.7%
Industry group								
Agric., fish., forest.	9.9% *	34.3% *	6.5% *	0.9% *	0.1% *	13.2% *	23.2%	1.3% *
Mining	19.9% *	*****	38.8% *	*****	*****	*****	32.0% *	*****
Construction	21.4%	34.4%	8.5% *	23.8%	1.4% *	6.1% *	24.5%	5.1% *
Manufacturing	16.8%	16.6%	15.4% *	11.9%	19.8%	19.3%	14.8%	18.0%
Transp., commu., util.	19.3%	34.6% *	16.3% *	10.8% *	13.6%	23.2%	18.4%	19.4%
Wholesale trade	14.0%	15.9%	15.1% *	17.7%	9.3% *	11.4% *	17.8%	10.8%
Retail trade	8.0%	14.2%	5.0%	4.7%	7.6%	8.6%	7.5%	8.1%
Fin., ins., real est.	22.9%	30.5%	13.5% *	26.1%	17.3%	23.9%	26.5%	21.4%
Services	17.4%	18.7%	8.7%	11.6%	12.7%	25.6%	13.2%	19.0%
Ownership								
For profit, incorporated	11.2%	20.0%	9.2%	10.2%	8.5%	11.5%	13.1%	10.6%
For profit, unincorporated	10.5%	26.0%	5.8%	4.0% *	4.0% *	17.2% *	15.7%	6.6%
Nonprofit	23.8%	15.7%	8.6%	13.7%	19.2%	36.5%	13.1%	26.9%
Unknown	8.8%	*****	*****	*****	24.4% *	7.3%	*****	8.9%
Age of firm								
Less than 5 years	10.3%	18.2%	6.3% *	5.8% *	2.9% *	25.6%	11.1%	9.4%
5-9 years	10.6%	20.0%	8.9%	7.9% *	5.5%	10.6% *	12.8%	8.1%
10-19 years	12.9%	26.9%	9.3%	10.7%	8.3%	14.2%	16.5%	10.4%
20 or more years	14.9%	17.2%	8.9%	11.9%	13.8%	17.3%	12.7%	15.5%
Unknown	13.1%	*****	*****	2.4% *	9.9% *	13.6%	1.1% *	13.2%
Multi/single status								
2 or more locations	14.3%	16.0% *	8.0%	14.9%	11.6%	15.2%	13.7%	14.3%
1 location only	12.3%	20.3%	8.7%	8.6%	10.5%	21.1%	13.4%	10.6%
Percent full-time employees								
Less than 25%	11.6%	23.3%	3.2% *	9.0%	6.6%	16.8%	13.0%	11.2%
25-49%	7.9%	13.3%	5.2%	4.9%	9.1%	7.9%	7.3%	8.0%
50-74%	14.8%	21.2%	7.6%	11.0%	13.5%	16.4%	14.5%	14.9%
75% or more	21.9%	23.6%	18.1%	16.8%	16.9%	26.1%	19.5%	22.6%
Union presence								
No union employees	12.6%	19.8%	8.5%	9.5%	9.7%	14.9%	12.8%	12.5%
Has union employees	22.1%	29.4%	11.8% *	23.8% *	25.0%	21.3%	27.0%	21.7%
Unknown	10.6%	26.5% *	8.3% *	7.9% *	6.1% *	11.0%	18.0% *	10.2%
Percent low wage employees								
50% or more low wage	6.0%	14.3% *	3.3% *	3.5% *	5.4%	7.0%	6.5%	5.7%
Less than 50% low wage	16.2%	21.4%	9.9%	12.2%	13.5%	21.0%	15.1%	16.8%
Unknown	11.9%	10.4% *	8.8% *	5.0% *	7.1% *	12.5%	8.6% *	11.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.B.4.b.(2)(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	1.57%	0.44%	0.96%	0.69%	1.31%	0.95%	0.94%
Industry group								
Agric., fish., forest.	4.90% *	11.49% *	3.42% *	0.33% *	0.05% *	11.62% *	5.83%	1.45% *
Mining	10.33% *	*****	13.35% *	*****	*****	*****	11.97% *	*****
Construction	4.04%	4.68%	5.36% *	6.75%	3.77% *	4.46% *	4.19%	3.04% *
Manufacturing	1.58%	3.41%	4.89% *	2.82%	4.40%	3.25%	3.15%	2.39%
Transp., commu., util.	3.11%	11.63% *	5.69% *	4.48% *	4.04%	5.10%	5.17%	3.10%
Wholesale trade	1.60%	2.29%	5.67% *	4.25%	5.38% *	7.14% *	1.66%	2.53%
Retail trade	1.20%	2.27%	1.00%	1.05%	1.40%	1.46%	0.94%	1.32%
Fin., ins., real est.	2.31%	4.63%	4.95% *	7.02%	4.84%	3.82%	3.06%	3.14%
Services	1.33%	2.36%	0.91%	1.15%	1.10%	2.39%	1.57%	1.46%
Ownership								
For profit, incorporated	0.83%	1.23%	0.71%	0.99%	0.92%	1.13%	0.86%	0.98%
For profit, unincorporated	0.98%	2.79%	1.26%	1.69% *	1.79% *	5.63% *	1.28%	0.98%
Nonprofit	2.17%	2.93%	1.77%	2.14%	1.43%	3.62%	2.28%	2.60%
Unknown	2.48%	*****	*****	*****	11.48% *	2.06%	*****	2.48%
Age of firm								
Less than 5 years	0.77%	4.69%	2.12% *	1.80% *	2.93% *	6.77%	1.76%	1.62%
5-9 years	1.50%	4.31%	2.44%	2.42% *	1.35%	3.41% *	2.08%	0.97%
10-19 years	1.12%	3.63%	1.44%	2.13%	0.57%	3.59%	1.94%	1.24%
20 or more years	0.85%	0.76%	1.05%	1.41%	0.83%	1.56%	0.68%	1.03%
Unknown	1.69%	*****	*****	6.39% *	5.21% *	1.63%	1.33% *	1.70%
Multi/single status								
2 or more locations	1.00%	9.99% *	1.84%	1.54%	0.75%	1.37%	2.70%	1.08%
1 location only	0.88%	1.70%	0.50%	1.17%	1.34%	5.32%	1.06%	0.88%
Percent full-time employees								
Less than 25%	1.81%	2.89%	0.96% *	2.15%	1.46%	3.83%	1.85%	2.39%
25-49%	0.63%	2.67%	0.95%	0.91%	1.25%	1.12%	1.29%	0.84%
50-74%	1.13%	2.54%	1.15%	1.85%	1.71%	1.31%	0.97%	1.24%
75% or more	1.46%	1.61%	1.62%	2.41%	1.46%	2.32%	1.34%	1.65%
Union presence								
No union employees	0.76%	1.32%	0.49%	1.03%	0.68%	1.39%	0.86%	0.94%
Has union employees	2.58%	7.70%	3.54% *	7.31% *	5.17%	2.86%	5.54%	2.66%
Unknown	2.22%	9.68% *	10.04% *	7.06% *	11.47% *	2.18%	7.12% *	2.16%
Percent low wage employees								
50% or more low wage	0.81%	7.45% *	1.29% *	2.65% *	1.02%	1.01%	1.30%	0.76%
Less than 50% low wage	0.89%	1.88%	0.44%	0.93%	0.68%	2.03%	1.21%	1.11%
Unknown	1.34%	3.46% *	4.29% *	1.91% *	4.02% *	1.50%	3.82% *	1.39%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.1(1999) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,324.76	2,552.85	2,439.98	2,344.56	2,253.25	2,276.14	2,475.26	2,269.16
Industry group								
Agric., fish., forest.	2,215.64	2,135.78	2,674.83	2,752.35	1,703.26	1,888.09	2,410.33	2,036.50
Mining	2,485.05	3,614.68	3,207.37	2,119.84	2,630.70	2,362.09	2,666.81	2,448.72
Construction	2,277.90	2,319.66	2,274.39	2,408.92	2,074.44	2,068.71	2,354.07	2,138.42
Manufacturing	2,200.53	2,310.61	2,207.83	2,140.77	2,085.01	2,270.30	2,258.60	2,190.51
Transp., commu., util.	2,344.58	2,253.72	2,456.98	2,138.94	2,488.92	2,342.07	2,338.41	2,345.64
Wholesale trade	2,409.86	2,619.93	2,595.76	2,434.12	2,318.33	2,334.02	2,545.84	2,345.62
Retail trade	2,232.69	2,799.61	2,411.75	2,264.56	2,184.26	2,102.85	2,533.85	2,121.78
Fin., ins., real est.	2,413.38	2,595.54	2,645.78	2,504.13	2,413.41	2,325.20	2,618.49	2,341.99
Services	2,396.96	2,597.18	2,481.49	2,411.57	2,353.58	2,328.61	2,512.95	2,346.36
Ownership								
For profit, incorporated	2,291.24	2,515.91	2,435.05	2,298.04	2,221.32	2,246.44	2,441.57	2,236.45
For profit, unincorporated	2,414.03	2,691.16	2,352.77	2,383.00	2,106.37	2,379.64	2,581.00	2,227.37
Nonprofit	2,460.05	2,494.28	2,576.67	2,573.94	2,405.58	2,423.79	2,560.23	2,431.83
Unknown	2,303.79	2,271.95	2,056.60 *	2,322.84	2,253.54	2,308.21	2,108.65	2,304.45
Age of firm								
Less than 5 years	2,281.19	2,468.77	2,335.90	2,201.93	2,215.07	2,079.85	2,404.68	2,134.38
5-9 years	2,243.41	2,543.07	2,246.70	2,144.80	1,986.24	2,247.85	2,345.69	2,104.67
10-19 years	2,329.85	2,556.77	2,397.56	2,266.37	2,167.79	2,289.91	2,443.60	2,200.19
20 or more years	2,347.40	2,597.96	2,566.14	2,430.86	2,295.75	2,231.87	2,553.23	2,275.96
Unknown	2,313.09	2,109.45	1,871.54	2,796.44	2,299.99	2,312.12	2,934.31	2,309.86
Multi/single status								
2 or more locations	2,293.10	2,453.95	2,593.73	2,390.50	2,285.66	2,277.51	2,559.34	2,279.69
1 location only	2,377.92	2,556.92	2,421.84	2,327.37	2,191.25	2,213.60	2,464.72	2,222.12
Percent full-time employees								
Less than 25%	2,137.54	2,793.92	2,298.41	2,372.88	2,159.88	1,753.35	2,524.60	1,983.13
25-49%	2,215.42	2,647.82	2,137.70	2,427.86	2,326.24	2,030.38	2,422.11	2,144.19
50-74%	2,304.44	2,424.50	2,582.45	2,311.72	2,337.15	2,186.46	2,468.71	2,237.40
75% or more	2,334.81	2,564.64	2,438.50	2,343.82	2,241.35	2,304.18	2,477.69	2,282.55
Union presence								
No union employees	2,296.27	2,542.12	2,428.92	2,288.93	2,218.45	2,225.40	2,439.95	2,227.29
Has union employees	2,468.09	3,087.82	2,667.09	2,845.25	2,441.54	2,399.51	3,205.34	2,407.33
Unknown	2,349.04	2,438.20	2,597.64	2,747.42	2,327.22	2,322.83	2,659.18	2,324.44
Percent low wage employees								
50% or more low wage	2,203.89	2,562.52	2,363.77	2,376.04	1,986.81	1,948.17	2,450.30	2,053.70
Less than 50% low wage	2,332.76	2,550.05	2,440.56	2,325.48	2,257.85	2,241.16	2,463.92	2,253.19
Unknown	2,317.86	2,659.12	2,552.63	2,849.58	2,317.95	2,303.39	2,932.58	2,303.73

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.1(1999) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.02	39.71	29.68	36.32	30.28	12.73	23.13	11.25
Industry group								
Agric., fish., forest.	140.69	128.36	290.67	250.67	367.56	223.70	156.96	172.04
Mining	181.48	1,080.30	861.65	369.71	512.42	185.49	614.68	173.39
Construction	86.31	104.49	99.25	183.97	93.49	192.89	102.51	88.56
Manufacturing	20.16	108.23	74.76	76.34	59.16	40.96	68.13	28.16
Transp., commu., util.	42.14	87.59	134.88	139.36	167.13	55.37	48.56	46.37
Wholesale trade	35.75	144.16	100.31	131.88	132.28	77.23	88.84	51.72
Retail trade	32.00	104.50	68.76	83.80	53.32	34.55	60.51	30.42
Fin., ins., real est.	33.16	126.95	86.56	72.13	81.01	33.77	67.04	31.94
Services	11.53	52.54	28.13	50.63	26.48	30.11	24.79	22.04
Ownership								
For profit, incorporated	11.57	54.45	35.74	34.56	41.34	17.30	26.23	15.49
For profit, unincorporated	53.02	86.61	73.17	109.51	50.26	92.53	64.86	59.67
Nonprofit	33.35	109.30	68.57	87.90	20.54	60.53	58.22	36.79
Unknown	69.65	636.44	650.36 *	558.74	213.08	66.56	561.93	69.52
Age of firm								
Less than 5 years	41.46	61.06	140.62	84.41	127.45	106.74	76.91	78.53
5-9 years	47.63	92.15	56.96	66.38	57.77	117.95	48.14	56.43
10-19 years	22.63	78.33	45.83	57.49	51.03	107.71	35.91	38.32
20 or more years	14.12	56.65	29.48	39.86	42.39	24.89	28.99	23.69
Unknown	17.13	508.37	278.71	405.85	69.09	17.34	623.62	17.04
Multi/single status								
2 or more locations	11.49	118.92	67.93	54.84	34.88	13.40	67.87	11.90
1 location only	20.15	43.41	34.58	42.98	44.28	115.80	25.81	33.30
Percent full-time employees								
Less than 25%	80.39	313.27	200.54	132.13	100.04	122.89	176.75	89.07
25-49%	34.06	116.57	115.89	117.46	77.69	46.18	73.37	44.55
50-74%	13.95	130.38	84.54	38.86	44.07	31.61	49.35	16.59
75% or more	8.53	49.59	31.42	40.78	37.92	17.10	30.04	14.44
Union presence								
No union employees	8.47	40.77	30.87	20.21	31.69	17.28	23.81	15.58
Has union employees	37.15	220.70	136.69	277.60	86.33	45.17	173.36	45.68
Unknown	34.86	320.78	225.25	548.66	72.01	41.39	323.18	33.17
Percent low wage employees								
50% or more low wage	43.56	125.34	147.89	118.68	98.94	68.92	94.21	55.16
Less than 50% low wage	10.07	41.49	26.61	33.96	37.71	29.93	23.63	24.71
Unknown	19.47	183.57	218.20	321.33	52.59	17.37	212.72	17.66

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.1.a(1999) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,171.22	2,402.24	2,286.48	2,157.80	2,032.93	2,149.80	2,303.85	2,114.68
Industry group								
Agric., fish., forest.	2,143.38	1,844.32	2,796.33	2,886.67	1,482.69	1,778.75	2,100.21	2,170.31
Mining	2,852.18	*****	2,160.00 *	1,800.00 *	1,956.00 *	3,034.13	2,160.00 *	2,916.44
Construction	2,082.97	2,175.69	1,983.96	2,334.15	1,672.90	2,058.55	2,129.60	1,942.06
Manufacturing	2,092.09	2,279.69	2,046.59	2,069.42	1,820.21	2,285.46	2,152.42	2,074.70
Transp., commu., util.	2,064.84	1,924.13	2,422.95	1,950.53	2,003.25	2,075.53	2,104.16	2,052.25
Wholesale trade	2,212.68	2,398.67	2,576.83	2,068.25	2,104.51	2,125.08	2,308.65	2,137.53
Retail trade	2,276.64	3,042.54	2,649.30	2,185.24	2,054.58	2,075.54	2,710.56	2,068.78
Fin., ins., real est.	2,168.38	2,332.83	2,290.40	2,176.28	2,139.22	2,127.60	2,324.05	2,123.25
Services	2,185.44	2,342.47	2,243.17	2,157.03	2,174.43	2,138.45	2,265.12	2,154.64
Ownership								
For profit, incorporated	2,130.92	2,300.27	2,281.12	2,142.69	1,959.43	2,123.26	2,243.51	2,083.15
For profit, unincorporated	2,343.74	2,683.84	2,096.79	2,055.67	1,939.81	2,453.93	2,497.92	2,098.57
Nonprofit	2,265.40	2,306.36	2,528.16	2,265.74	2,233.45	2,232.27	2,401.55	2,230.51
Unknown	2,113.21	1,968.00 *	2,016.00 *	*****	1,953.39	2,128.53	2,003.96	2,113.38
Age of firm								
Less than 5 years	2,175.92	2,307.06	2,353.10	1,934.51	2,341.01	1,984.56	2,248.77	2,103.83
5-9 years	2,069.38	2,351.17	2,014.03	2,051.61	1,814.46	2,052.63	2,178.03	1,934.78
10-19 years	2,181.28	2,463.14	2,251.25	1,978.50	1,962.32	2,274.37	2,283.48	2,040.73
20 or more years	2,197.32	2,417.74	2,416.51	2,308.15	2,031.49	2,155.58	2,384.98	2,128.64
Unknown	2,142.35	1,500.35	1,278.23	1,754.88	2,140.04	2,151.03	1,445.39	2,146.39
Multi/single status								
2 or more locations	2,168.06	2,461.32	2,375.81	2,339.96	2,121.89	2,157.25	2,440.99	2,154.53
1 location only	2,175.57	2,399.88	2,278.36	2,096.07	1,896.62	1,898.44	2,290.06	1,968.15
Percent full-time employees								
Less than 25%	2,184.03	2,238.38	2,471.22	2,138.41	2,249.06	1,952.29	2,178.76	2,187.86
25-49%	2,250.25	2,644.73	2,067.52	2,458.63	2,202.51	2,094.21	2,479.67	2,148.61
50-74%	2,133.54	2,352.48	2,693.32	1,959.98	2,157.73	1,955.16	2,453.76	2,005.29
75% or more	2,172.31	2,400.60	2,236.83	2,164.51	2,003.16	2,178.56	2,277.96	2,127.31
Union presence								
No union employees	2,145.38	2,393.67	2,283.06	2,099.48	1,980.61	2,117.27	2,286.68	2,064.98
Has union employees	2,316.38	2,557.65	2,225.62	3,058.36	2,364.96	2,230.54	2,788.69	2,292.57
Unknown	2,161.98	2,697.48	2,701.16	2,041.79	1,929.84	2,153.77	2,658.53	2,124.00
Percent low wage employees								
50% or more low wage	2,254.13	2,676.99	2,573.78	2,462.13	1,865.50	1,743.32	2,683.92	1,963.91
Less than 50% low wage	2,178.97	2,388.94	2,270.92	2,149.85	2,040.47	2,160.72	2,286.32	2,110.11
Unknown	2,140.63	2,457.09	2,525.63	1,900.06	2,033.78	2,146.22	2,410.33	2,132.55

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.1.a(1999) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.22	79.38	28.59	39.25	46.32	24.20	42.25	16.11
Industry group								
Agric., fish., forest.	160.96	319.05	731.97	617.05	355.54	420.94	153.55	343.85
Mining	564.49	*****	683.05 *	569.21 *	618.54 *	678.87	683.05 *	584.06
Construction	69.15	125.66	135.61	182.58	220.41	400.37	92.53	99.80
Manufacturing	28.76	228.19	78.40	121.98	100.42	90.56	102.03	39.70
Transp., commu., util.	46.19	128.59	282.57	107.19	53.13	83.59	56.58	53.02
Wholesale trade	78.43	158.74	156.08	177.64	192.29	60.81	81.36	123.59
Retail trade	57.73	223.49	142.58	105.20	46.06	46.70	109.94	50.25
Fin., ins., real est.	31.03	174.00	253.73	229.24	65.62	26.81	118.90	19.26
Services	19.09	65.82	63.43	44.02	50.48	28.32	31.15	22.55
Ownership								
For profit, incorporated	19.91	74.39	46.15	49.94	37.69	24.71	40.29	18.58
For profit, unincorporated	121.79	174.56	110.47	111.92	76.13	180.22	138.51	108.78
Nonprofit	38.74	145.28	124.04	90.13	73.69	76.86	54.67	51.54
Unknown	91.42	622.34 *	637.52 *	*****	300.44	92.37	597.48	91.73
Age of firm								
Less than 5 years	67.33	112.41	270.76	58.07	202.92	166.69	135.33	152.97
5-9 years	49.71	111.51	111.27	69.01	175.93	179.97	57.35	128.56
10-19 years	70.94	171.67	103.12	57.16	86.98	107.57	91.60	55.47
20 or more years	27.72	78.25	68.65	73.65	43.83	38.01	49.67	33.08
Unknown	32.86	447.32	366.41	137.70	102.06	36.85	311.09	34.01
Multi/single status								
2 or more locations	25.67	434.97	99.53	118.98	64.57	25.66	161.73	23.31
1 location only	22.17	86.86	35.33	50.26	48.41	145.72	38.82	40.51
Percent full-time employees								
Less than 25%	60.70	365.32	286.90	164.61	131.94	88.91	109.27	93.88
25-49%	62.91	353.39	326.75	403.35	55.98	95.15	210.25	52.52
50-74%	36.27	116.60	156.59	99.20	88.29	70.56	64.32	31.45
75% or more	19.53	96.68	35.87	44.32	52.14	28.74	53.27	20.81
Union presence								
No union employees	19.70	81.45	29.28	43.83	30.94	33.30	43.71	22.23
Has union employees	59.21	258.19	104.25	273.91	150.04	49.22	227.07	64.79
Unknown	67.00	304.06	469.85	432.08	46.52	77.39	199.66	74.00
Percent low wage employees								
50% or more low wage	97.61	206.06	410.05	280.83	74.75	77.54	234.46	88.73
Less than 50% low wage	14.29	85.10	35.61	42.81	55.60	40.76	45.85	30.54
Unknown	28.74	179.18	413.00	108.95	104.47	32.59	155.20	29.51

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.1.b(1999) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,358.85	2,530.90	2,483.25	2,371.61	2,339.39	2,308.20	2,488.46	2,315.64
Industry group								
Agric., fish., forest.	2,223.26	2,301.97	2,302.63	2,664.99	1,825.82	1,948.26	2,492.41	1,965.04
Mining	2,462.86	3,389.96 *	3,372.91	2,012.42	2,866.02	2,172.47	2,664.26	2,411.64
Construction	2,281.38	2,318.37	2,418.20	2,272.30	2,206.18	2,068.32	2,385.43	2,132.12
Manufacturing	2,218.87	2,276.35	2,232.69	2,115.18	2,147.97	2,277.42	2,215.02	2,219.39
Transp., commu., util.	2,432.05	2,420.27	2,520.26	2,167.64	2,604.47	2,429.21	2,472.49	2,426.95
Wholesale trade	2,448.32	2,537.18	2,565.25	2,625.93	2,395.23	2,343.27	2,628.10	2,379.34
Retail trade	2,150.12	2,415.81	2,272.16	2,179.33	2,297.45	2,045.05	2,296.34	2,106.43
Fin., ins., real est.	2,475.74	2,523.28	2,696.27	2,568.40	2,471.39	2,407.83	2,607.46	2,425.42
Services	2,472.22	2,647.12	2,567.21	2,486.02	2,441.97	2,406.43	2,576.75	2,427.26
Ownership								
For profit, incorporated	2,329.01	2,511.73	2,472.16	2,311.86	2,325.32	2,280.75	2,459.15	2,285.56
For profit, unincorporated	2,372.97	2,583.31	2,513.69	2,503.03	2,022.16	2,361.86	2,573.34	2,196.40
Nonprofit	2,539.64	2,555.95	2,531.58	2,672.78	2,522.08	2,490.38	2,591.68	2,525.84
Unknown	2,320.45	2,304.22	2,016.00 *	2,424.00 *	2,385.41	2,315.54	2,163.68	2,320.79
Age of firm								
Less than 5 years	2,273.74	2,431.85	2,230.89	2,304.03	2,120.66	2,138.49	2,391.40	2,132.00
5-9 years	2,293.14	2,544.02	2,340.71	2,193.34	2,038.69	2,436.26	2,375.17	2,178.22
10-19 years	2,374.14	2,522.34	2,472.61	2,372.62	2,231.63	2,323.43	2,488.45	2,261.86
20 or more years	2,384.17	2,591.24	2,606.50	2,415.57	2,399.07	2,256.41	2,556.19	2,328.78
Unknown	2,342.02	2,359.11	2,176.87	2,191.79	2,403.03	2,339.12	2,152.91	2,342.66
Multi/single status								
2 or more locations	2,323.24	2,505.13	2,659.53	2,334.16	2,344.28	2,306.00	2,537.40	2,312.90
1 location only	2,424.14	2,532.11	2,459.12	2,385.40	2,329.15	2,426.19	2,481.83	2,328.38
Percent full-time employees								
Less than 25%	2,108.89	3,315.82	2,154.88	2,596.33	2,265.70	1,721.88	2,835.81	1,956.52
25-49%	2,173.90	2,374.31	2,047.50	2,346.57	2,429.87	2,005.62	2,249.79	2,150.81
50-74%	2,365.04	2,258.90	2,453.80	2,501.03	2,434.50	2,296.68	2,363.62	2,365.58
75% or more	2,369.72	2,566.16	2,511.83	2,358.20	2,325.86	2,332.88	2,509.97	2,323.25
Union presence								
No union employees	2,337.29	2,538.42	2,476.62	2,346.56	2,313.30	2,258.37	2,464.62	2,283.69
Has union employees	2,492.86	3,024.23	2,631.12	2,664.24	2,455.43	2,454.12	3,243.04	2,427.07
Unknown	2,349.75	1,853.83	2,531.33	2,148.85	2,514.20	2,356.01	2,022.77	2,373.78
Percent low wage employees								
50% or more low wage	2,219.73	2,539.16	2,225.02	2,324.37	2,157.51	2,038.85	2,310.01	2,166.37
Less than 50% low wage	2,367.91	2,527.09	2,501.66	2,355.06	2,328.26	2,277.13	2,486.85	2,300.94
Unknown	2,351.52	2,767.36	2,207.15	2,959.40	2,494.21	2,330.14	2,884.66	2,342.68

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.1.b(1999) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.85	36.38	43.75	35.27	37.16	16.96	21.61	16.44
Industry group								
Agric., fish., forest.	184.04	247.35	198.79	259.79	427.01	325.66	210.06	159.16
Mining	227.43	1,026.00 *	968.60	512.82	558.61	193.39	673.15	216.81
Construction	87.69	126.81	218.33	119.30	112.49	326.91	124.67	67.64
Manufacturing	39.60	151.57	157.44	104.55	79.77	63.38	66.68	43.39
Transp., commu., util.	62.61	113.09	219.18	184.97	238.93	65.56	118.98	69.63
Wholesale trade	53.05	172.09	110.42	132.41	159.90	95.10	108.58	72.62
Retail trade	24.15	131.13	73.96	64.90	75.59	41.55	28.57	26.41
Fin., ins., real est.	39.88	131.67	101.94	71.53	87.17	61.85	85.32	42.11
Services	28.39	76.55	57.80	59.50	42.91	53.56	43.81	42.56
Ownership								
For profit, incorporated	21.60	52.71	48.10	39.06	53.70	20.57	31.38	22.43
For profit, unincorporated	59.20	66.99	91.93	119.58	97.57	89.62	71.38	77.74
Nonprofit	58.21	159.27	74.19	99.03	60.02	99.69	98.18	62.44
Unknown	67.97	645.48	637.52 *	766.54 *	268.70	65.93	573.26	67.88
Age of firm								
Less than 5 years	64.60	68.53	130.46	131.14	107.65	152.24	86.84	58.64
5-9 years	72.25	143.08	117.55	65.64	83.28	213.20	73.53	78.46
10-19 years	29.44	52.87	56.72	72.44	58.02	133.66	38.31	45.08
20 or more years	21.39	88.96	35.86	44.73	52.69	34.99	39.88	26.27
Unknown	19.81	610.81	275.34	136.98	86.85	22.76	153.79	20.14
Multi/single status								
2 or more locations	16.69	141.11	103.70	69.94	49.60	17.03	56.53	17.75
1 location only	25.91	37.11	54.82	37.20	59.74	172.52	23.97	37.46
Percent full-time employees								
Less than 25%	105.88	489.40	308.71	160.17	162.76	162.57	281.00	117.42
25-49%	29.21	103.91	150.77	145.95	90.86	36.60	87.52	44.89
50-74%	31.90	179.71	121.47	71.84	100.32	32.85	82.93	42.68
75% or more	17.57	47.98	48.15	39.06	47.80	22.34	35.79	19.84
Union presence								
No union employees	15.61	39.66	44.27	25.25	40.22	18.97	24.47	18.06
Has union employees	40.45	747.04	247.21	307.93	86.26	63.36	141.49	48.96
Unknown	45.34	242.71	452.05	248.94	120.01	49.75	191.76	39.27
Percent low wage employees								
50% or more low wage	53.13	195.36	160.04	89.08	177.22	74.98	124.57	92.07
Less than 50% low wage	22.89	36.86	42.90	41.61	44.74	37.45	25.69	27.43
Unknown	20.74	346.07	186.70	183.10	58.55	20.34	213.87	21.02

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.1.c(1999) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,580.82	3,038.66	2,727.09	2,821.46	2,429.67	2,417.39	2,919.17	2,437.41
Industry group								
Agric., fish., forest.	2,360.65	2,056.52	3,634.24	2,699.24 *	1,917.70	1,902.79 *	2,580.04	1,919.56 *
Mining	2,220.33	5,796.00 *	*****	2,682.65	971.21	2,340.66	4,013.59 *	2,151.38
Construction	2,839.55	2,789.29	2,567.71	3,501.69	2,230.24	2,082.93	2,919.16	2,661.99
Manufacturing	2,347.09	2,598.90	2,773.32	2,707.35	2,479.07	2,222.07	2,912.68	2,272.25
Transp., commu., util.	2,532.33	3,043.60	2,113.19	2,520.97	2,620.79	2,459.84	2,832.67	2,492.55
Wholesale trade	2,678.68	3,297.14	2,953.37	2,520.16	2,140.16	2,633.08	2,971.53	2,556.16
Retail trade	2,498.68	3,092.91	2,336.46	2,925.32	1,852.39	2,417.89	2,875.33	2,328.58
Fin., ins., real est.	2,867.62	4,022.31	3,253.69	2,865.21	3,046.54	2,577.41	3,607.29	2,612.78
Services	2,714.54	3,008.02	2,800.90	2,719.96	2,558.51	2,589.93	2,845.32	2,619.89
Ownership								
For profit, incorporated	2,520.62	3,089.93	2,736.86	2,769.07	2,336.56	2,355.31	2,941.73	2,358.28
For profit, unincorporated	2,850.47	3,014.49	2,459.60	2,756.29	3,401.67	2,337.10	2,881.45	2,806.93
Nonprofit	2,838.74	2,768.20	2,899.68	3,080.82	2,429.05	3,034.45	2,855.62	2,829.26
Unknown	2,497.42	*****	2,080.00 *	2,285.50	2,007.38	2,529.00	2,080.00 *	2,502.48
Age of firm								
Less than 5 years	2,740.64	3,136.85	2,789.17	2,482.50	2,322.85	2,261.07	2,903.09	2,358.77
5-9 years	2,605.38	3,025.69	2,714.68	2,112.82	2,457.27	2,497.82	2,752.61	2,372.25
10-19 years	2,581.70	2,971.22	2,608.68	2,546.66	2,366.62	2,117.59	2,761.67	2,310.12
20 or more years	2,596.26	3,060.49	2,778.70	3,043.60	2,485.51	2,318.05	2,988.10	2,423.61
Unknown	2,525.00	2,700.00 *	2,256.87	5,188.90	2,078.03	2,504.37	5,321.65	2,485.26
Multi/single status								
2 or more locations	2,447.63	2,027.58	2,784.60	2,824.20	2,388.08	2,419.73	2,895.03	2,418.64
1 location only	2,830.37	3,061.42	2,720.51	2,819.88	2,526.92	2,304.37	2,922.88	2,565.16
Percent full-time employees								
Less than 25%	2,176.69	2,628.37	2,220.74	2,759.49	1,473.34	1,808.86	2,611.61	1,684.70
25-49%	2,317.90	3,393.23	2,835.53	2,877.67	2,072.37	2,014.05	3,031.71	2,103.13
50-74%	2,554.27	3,147.23	2,706.22	2,482.70	2,401.79	2,301.29	2,950.03	2,314.84
75% or more	2,605.33	3,023.96	2,732.28	2,843.90	2,477.00	2,458.41	2,919.75	2,478.02
Union presence								
No union employees	2,535.79	2,965.58	2,682.90	2,596.75	2,414.22	2,319.18	2,807.31	2,369.19
Has union employees	2,710.27	3,812.41	3,316.93	3,441.34	2,588.39	2,582.88	3,475.53	2,604.42
Unknown	2,636.62	4,561.33	2,682.97 *	4,696.01	2,105.90	2,456.34	4,377.26	2,450.39
Percent low wage employees								
50% or more low wage	2,023.31	2,412.94	2,593.77	2,341.92	1,714.55	1,732.38	2,468.52	1,779.19
Less than 50% low wage	2,645.23	3,076.52	2,699.99	2,747.92	2,556.76	2,312.64	2,891.61	2,453.10
Unknown	2,522.32	3,186.88	3,448.18	3,969.68	1,877.38	2,487.02	3,837.35	2,465.94

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.1.c(1999) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.30	115.43	94.15	160.63	100.58	67.52	66.94	44.00
Industry group								
Agric., fish., forest.	226.79	270.62	882.33	829.36 *	547.52	748.96 *	259.54	725.63 *
Mining	658.16	1,832.86 *	*****	752.08	286.93	694.40	1,229.23 *	638.22
Construction	317.84	561.66	292.47	626.22	433.86	540.53	335.01	255.28
Manufacturing	42.18	320.56	338.33	353.60	132.62	64.77	225.44	50.07
Transp., commu., util.	145.48	376.92	479.02	413.49	214.10	196.62	311.11	167.21
Wholesale trade	130.65	404.30	579.35	270.27	171.41	130.80	399.22	104.32
Retail trade	101.29	311.36	171.18	334.89	161.03	153.28	218.45	137.50
Fin., ins., real est.	174.82	611.58	530.83	276.22	725.70	130.02	395.39	125.99
Services	63.64	150.32	136.61	199.97	144.98	102.03	90.09	80.91
Ownership								
For profit, incorporated	51.52	167.79	96.96	172.40	96.09	81.23	89.18	52.41
For profit, unincorporated	143.24	136.47	469.55	444.06	473.40	176.13	140.12	268.86
Nonprofit	123.10	166.14	157.07	638.70	169.61	165.44	132.69	198.33
Unknown	153.24	*****	657.75 *	602.09	593.26	159.62	657.75 *	153.03
Age of firm								
Less than 5 years	104.08	148.99	301.96	242.83	493.25	277.54	162.64	149.00
5-9 years	154.52	307.20	387.74	306.74	549.55	311.33	198.67	136.87
10-19 years	75.36	240.52	96.87	136.51	184.27	317.31	147.41	143.24
20 or more years	49.47	143.01	144.14	200.14	142.95	97.38	90.74	62.67
Unknown	78.04	853.81 *	645.33	1,190.67	198.47	70.02	1,254.95	70.39
Multi/single status								
2 or more locations	49.61	454.16	345.35	352.87	100.25	67.67	387.19	57.90
1 location only	58.00	130.53	102.92	166.33	127.18	277.82	81.11	131.22
Percent full-time employees								
Less than 25%	98.65	499.06	440.06	501.69	213.67	253.37	150.04	180.27
25-49%	111.88	404.69	370.75	338.73	320.20	96.45	299.28	90.40
50-74%	111.02	229.47	222.15	154.84	247.74	98.67	178.95	96.89
75% or more	39.08	95.06	95.10	176.62	105.35	75.52	65.80	48.20
Union presence								
No union employees	48.72	103.10	91.31	117.59	102.04	92.46	65.45	66.89
Has union employees	73.59	967.58	606.69	612.80	336.60	111.20	562.84	111.33
Unknown	114.97	1,051.09	808.57 *	1,086.45	466.70	127.35	744.47	115.32
Percent low wage employees								
50% or more low wage	129.15	179.37	479.76	312.53	163.06	142.75	164.32	117.80
Less than 50% low wage	32.16	117.81	97.18	117.63	98.09	79.13	72.69	47.25
Unknown	65.60	715.64	853.40	884.89	199.56	77.26	474.10	74.59

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.2(1999) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	420.35	338.75	423.87	382.49	385.67	467.32	377.70	436.11
Industry group								
Agric., fish., forest.	279.28	256.45	346.21	404.60 *	96.87 *	355.13 *	256.20	300.52 *
Mining	336.39	348.97 *	475.56 *	161.76 *	252.64 *	384.06	291.58	345.35
Construction	359.89	379.96	403.09	363.49	289.57	278.79	387.47	309.40
Manufacturing	392.22	244.20 *	432.48	341.67	349.94	432.20	348.70	399.73
Transp., commu., util.	334.21	224.20	333.80 *	413.76	496.12	284.80	300.27	340.04
Wholesale trade	395.26	257.51	440.31	375.75	424.42	408.44	385.72	399.76
Retail trade	589.17	632.73	625.75	513.20	558.59	609.23	581.57	591.96
Fin., ins., real est.	470.64	353.50	324.03	421.68	409.30	541.24	391.17	498.29
Services	389.89	285.80	371.08	341.97	358.99	465.55	320.18	420.30
Ownership								
For profit, incorporated	428.41	331.08	450.07	398.50	409.51	461.03	394.33	440.83
For profit, unincorporated	389.31	398.96	362.25	393.93	283.19	507.89	369.71	411.22
Nonprofit	345.40	266.24	310.48	292.41	334.17	403.96	278.65	364.21
Unknown	606.02	399.92 *	1,319.65 *	427.49	550.32	609.43	1,097.38	604.36
Age of firm								
Less than 5 years	433.06	385.84	495.45	430.20	395.66	496.71	443.19	421.02
5-9 years	390.07	388.34	415.44	439.43	329.92	337.14	411.59	360.87
10-19 years	387.05	383.53	398.05	392.22	367.11	396.79	384.47	389.99
20 or more years	375.72	255.52	430.04	361.99	383.86	389.50	344.33	386.61
Unknown	520.22	418.98	435.88	304.73	475.56	524.91	392.98	520.88
Multi/single status								
2 or more locations	445.01	507.84	410.59	336.62	395.84	471.27	386.77	447.94
1 location only	378.95	331.81	425.44	399.65	366.21	287.49	376.56	383.23
Percent full-time employees								
Less than 25%	446.06	499.26	403.46 *	599.43	427.40	379.89	423.81	454.93
25-49%	528.95	303.03	491.38	535.38	476.00	600.58	440.20	559.53
50-74%	464.85	309.75	534.31	453.02	442.03	512.11	404.22	489.59
75% or more	409.76	341.48	407.23	365.66	374.02	457.09	370.88	423.98
Union presence								
No union employees	435.08	344.27	431.01	385.09	399.13	511.94	378.25	462.36
Has union employees	319.30	221.32 *	248.70	342.37	309.89	323.98	412.62	311.61
Unknown	457.62	253.94	402.31 *	434.47	368.86	478.73	286.22	471.22
Percent low wage employees								
50% or more low wage	480.02	409.46	548.30	526.24	354.05	616.71	497.12	469.60
Less than 50% low wage	377.72	336.60	417.47	369.34	375.54	389.89	369.58	382.66
Unknown	508.99	306.90 *	466.21	580.86	488.26	511.02	499.54	509.21

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.2(1999) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.43	28.25	25.50	6.51	15.77	15.99	14.55	9.86
Industry group								
Agric., fish., forest.	52.52	58.79	68.53	127.31 *	63.48 *	139.59 *	42.01	100.98 *
Mining	62.24	111.69 *	152.48 *	71.32 *	79.08 *	82.84	78.91	71.68
Construction	27.21	35.74	37.23	67.07	39.00	40.28	38.23	26.98
Manufacturing	15.47	88.78 *	78.66	45.82	31.75	28.43	35.27	17.42
Transp., commu., util.	26.78	55.00	106.04 *	69.77	51.42	31.75	43.19	27.31
Wholesale trade	17.31	47.78	58.64	69.18	30.46	33.16	55.68	26.57
Retail trade	27.48	99.75	51.26	34.23	52.27	33.29	53.75	26.57
Fin., ins., real est.	21.76	54.31	64.58	107.48	64.86	27.36	49.36	24.36
Services	13.35	18.32	36.06	22.48	21.22	24.91	16.89	18.20
Ownership								
For profit, incorporated	10.68	15.71	29.43	10.25	20.01	17.33	16.11	13.38
For profit, unincorporated	50.28	96.51	47.88	44.15	38.96	41.90	71.45	33.53
Nonprofit	15.56	46.92	52.55	49.40	16.93	26.46	23.68	17.70
Unknown	39.82	123.15 *	417.31 *	119.78	136.60	35.19	303.92	39.45
Age of firm								
Less than 5 years	32.04	30.41	102.75	58.36	69.09	67.99	33.53	48.85
5-9 years	19.32	25.31	45.66	37.22	48.22	42.76	26.04	30.41
10-19 years	22.58	75.45	34.61	25.40	27.26	32.53	33.26	17.86
20 or more years	8.96	26.98	33.77	14.36	17.89	14.79	17.33	11.96
Unknown	26.75	116.12	129.20	86.31	46.18	29.20	82.72	27.10
Multi/single status								
2 or more locations	12.23	99.59	51.93	35.45	16.49	15.84	28.28	11.91
1 location only	7.96	28.02	25.82	11.99	27.75	46.89	15.86	12.86
Percent full-time employees								
Less than 25%	44.22	131.98	210.88 *	123.58	71.20	81.13	72.10	53.34
25-49%	22.84	87.27	69.40	92.21	57.26	20.15	55.29	19.62
50-74%	22.56	39.05	82.92	42.80	34.73	28.84	40.55	22.98
75% or more	9.86	34.57	23.16	9.32	15.78	19.70	16.86	11.48
Union presence								
No union employees	7.18	29.92	25.30	9.74	20.52	18.53	15.38	11.96
Has union employees	15.93	100.29 *	44.22	37.04	38.65	19.23	64.59	17.00
Unknown	29.56	57.10	200.01 *	77.76	45.70	35.60	42.97	29.17
Percent low wage employees								
50% or more low wage	26.22	47.79	82.97	58.92	39.68	38.50	45.88	23.77
Less than 50% low wage	5.83	28.07	24.56	9.38	16.72	13.48	14.96	11.50
Unknown	23.05	94.24 *	133.47	113.80	50.66	27.15	80.46	24.75

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.2.a(1999) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	413.96	390.58	442.51	393.09	344.01	455.98	395.26	421.93
Industry group								
Agric., fish., forest.	364.47 *	256.01 *	233.82 *	772.24	49.94 *	291.11	198.65 *	467.94 *
Mining	537.54	*****	1,296.00 *	*****	955.90 *	497.03	1,296.00 *	467.12
Construction	390.32	414.21	369.46	536.40	151.88 *	273.75	395.42	374.91
Manufacturing	387.28	267.11 *	331.69	357.77	313.42	479.43	323.94	405.53
Transp., commu., util.	335.57	239.06 *	421.18	614.70	441.43	273.40	381.63	320.82
Wholesale trade	318.56	248.63	539.64	193.35 *	385.04	314.00	310.23	325.09
Retail trade	653.56	833.13	762.09	559.43	534.11	655.85	736.28	613.93
Fin., ins., real est.	453.40	405.98	432.15 *	233.79	358.41	514.14	351.35	482.98
Services	358.21	283.56	367.31	348.24	325.42	401.94	316.49	374.33
Ownership								
For profit, incorporated	427.65	351.19	471.86	401.13	377.19	466.48	395.72	441.20
For profit, unincorporated	456.63	532.16	326.42 *	603.89	233.58	522.48	460.35	450.71
Nonprofit	323.96	276.03	399.35	272.95	282.10	372.81	306.09	328.54
Unknown	531.62	1,312.00 *	*****	*****	491.81	535.74	329.05 *	531.94
Age of firm								
Less than 5 years	485.37	436.19	672.78	529.69	349.33 *	515.43	534.90	436.35
5-9 years	364.37	436.54	493.61	314.35	308.49	230.25	423.30	291.37
10-19 years	407.65	501.26	376.09	412.23	300.39	437.94	417.82	393.66
20 or more years	371.21	259.20	439.89	382.48	345.92	397.12	332.70	385.30
Unknown	506.62	515.92	310.14 *	261.92 *	436.03	515.49	384.89 *	507.33
Multi/single status								
2 or more locations	434.10	578.75	375.74	409.06	353.81	461.14	418.98	434.85
1 location only	386.30	383.06	448.59	387.67	328.98	281.87 *	392.87	374.40
Percent full-time employees								
Less than 25%	571.14	503.22 *	650.51 *	602.63	585.61	502.49	468.43	646.02
25-49%	539.10	115.62 *	384.03	670.69	483.58	672.01	403.58	599.14
50-74%	415.82	298.46	607.90	431.11	372.23	419.94	429.66	410.28
75% or more	405.68	417.35	419.65	366.88	328.81	450.81	389.11	412.73
Union presence								
No union employees	425.45	398.16	449.66	402.57	341.01	496.11	400.87	439.43
Has union employees	337.49	179.08 *	184.33 *	175.63 *	380.73	347.51	209.64 *	343.94
Unknown	446.02	178.70 *	431.68	700.65	246.27 *	469.10	322.08	455.50
Percent low wage employees								
50% or more low wage	520.71	344.65	762.88	578.93	433.98	579.57	567.32	489.24
Less than 50% low wage	384.15	398.95	432.15	382.51	330.54	401.77	391.79	379.26
Unknown	486.63	199.66 *	395.08 *	415.93	425.71	499.23	274.48	492.99

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.2.a(1999) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.83	62.94	46.92	19.15	22.87	20.15	39.10	15.48
Industry group								
Agric., fish., forest.	140.20 *	151.41 *	270.13 *	228.71	17.92 *	81.95	177.25 *	174.69 *
Mining	117.95	*****	409.83 *	*****	302.28 *	107.07	409.83 *	100.48
Construction	43.00	63.66	43.27	119.84	166.89 *	57.38	37.90	100.55
Manufacturing	29.82	191.38 *	70.13	69.87	31.47	50.23	55.01	35.46
Transp., commu., util.	49.55	99.58 *	98.14	170.02	106.07	35.70	106.80	34.38
Wholesale trade	55.35	60.76	144.90	76.46 *	88.01	45.57	82.72	48.40
Retail trade	41.89	166.61	95.39	55.20	66.09	51.94	102.82	29.11
Fin., ins., real est.	28.90	109.92	172.21 *	55.54	52.28	31.70	70.23	29.55
Services	24.60	45.82	69.70	31.84	44.34	36.83	23.81	32.64
Ownership								
For profit, incorporated	12.16	37.73	51.45	17.44	31.29	16.47	36.29	13.77
For profit, unincorporated	100.87	155.30	107.42 *	84.96	61.38	63.40	125.77	50.67
Nonprofit	23.14	47.50	109.85	63.65	25.80	50.89	43.03	29.80
Unknown	53.22	414.89 *	*****	*****	141.33	52.76	146.84 *	52.78
Age of firm								
Less than 5 years	56.23	65.08	183.50	48.44	132.82 *	79.58	80.87	77.53
5-9 years	42.71	66.20	64.68	50.03	83.27	68.40	41.19	79.59
10-19 years	54.48	129.65	61.21	32.06	37.29	49.26	75.39	27.55
20 or more years	13.72	44.66	53.29	25.92	30.85	29.04	22.55	22.54
Unknown	26.43	154.50	93.64 *	145.65 *	60.23	29.08	120.06 *	26.52
Multi/single status								
2 or more locations	21.30	127.18	56.19	81.24	30.09	20.70	68.45	19.81
1 location only	22.52	63.39	53.31	26.34	28.06	95.27 *	40.05	23.47
Percent full-time employees								
Less than 25%	103.30	286.78 *	240.29 *	175.33	141.34	71.70	125.93	97.05
25-49%	40.79	122.21 *	95.69	173.73	49.31	54.16	88.28	39.81
50-74%	30.71	67.60	121.58	35.42	62.91	40.07	69.36	20.88
75% or more	16.19	78.04	47.45	23.64	24.72	23.14	47.10	15.06
Union presence								
No union employees	13.63	63.95	49.06	24.16	26.29	28.00	40.78	21.21
Has union employees	21.89	141.59 *	68.57 *	69.66 *	60.52	30.34	84.34 *	22.28
Unknown	39.04	60.55 *	104.62	131.59	75.15 *	37.59	77.10	39.32
Percent low wage employees								
50% or more low wage	64.87	99.87	154.64	109.90	71.57	42.61	71.02	70.14
Less than 50% low wage	15.06	63.32	45.80	19.50	28.60	25.94	40.63	19.38
Unknown	22.35	92.34 *	164.62 *	96.67	68.37	26.52	53.52	23.32

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.2.b(1999) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	422.03	292.18	383.60	368.53	405.72	480.69	354.27	444.62
Industry group								
Agric., fish., forest.	230.35	231.04 *	350.00 *	172.09 *	122.27 *	490.30 *	253.11 *	208.53 *
Mining	349.18	384.92 *	345.89	217.72 *	251.33 *	423.82	224.65 *	380.84
Construction	335.40	334.82	357.64	323.28	350.50	300.08	352.98	310.17
Manufacturing	409.11	222.28	376.72	341.40	370.95	456.25	310.53	422.45
Transp., commu., util.	334.58	203.04	222.60 *	345.32	527.13	289.45	213.49	349.83
Wholesale trade	425.95	325.55	394.71	459.94	439.19	426.70	457.34	413.91
Retail trade	547.17	403.62	590.84	484.48	592.00	562.44	495.71	562.54
Fin., ins., real est.	482.93	351.67	277.27	465.07	406.81	573.31	415.67	508.63
Services	399.62	258.74	351.21	314.06	372.44	506.91	301.86	441.67
Ownership								
For profit, incorporated	430.60	301.56	410.22	398.05	424.33	470.56	382.85	446.54
For profit, unincorporated	341.72	264.65	384.26	297.70	290.56	473.76	291.74	385.76
Nonprofit	345.18	283.25	180.52 *	223.90	372.08	422.56	230.39	375.61
Unknown	637.65	303.06 *	*****	*****	580.96	644.58	155.29 *	638.69
Age of firm								
Less than 5 years	387.50	309.94	458.84	347.78	410.81	491.38	373.54	404.33
5-9 years	405.53	378.79	358.24	497.78	331.25	474.14	417.80	388.34
10-19 years	363.59	275.63	360.76	381.98	393.51	381.95	333.35	393.29
20 or more years	382.08	250.11	394.30	340.34	403.46	409.89	341.82	395.05
Unknown	524.71	564.78 *	259.21 *	332.42	501.39	527.53	339.96 *	525.33
Multi/single status								
2 or more locations	452.64	504.48	413.40	286.87	409.22	483.94	355.21	457.34
1 location only	365.92	282.23	379.52	398.58	398.39	305.82	354.14	385.47
Percent full-time employees								
Less than 25%	389.82	348.14 *	192.48 *	680.58	382.92	357.06 *	290.06 *	410.74
25-49%	509.36	331.57	598.02	399.59	473.23	563.72	457.60	525.11
50-74%	503.50	346.09	396.47	445.31	482.27	595.48	378.65	551.32
75% or more	409.74	281.39	372.12	357.24	394.50	466.76	347.74	430.29
Union presence								
No union employees	433.36	294.95	389.80	365.20	421.79	520.33	349.82	468.53
Has union employees	318.80	178.87 *	203.51 *	391.75	294.00	322.91	470.56	305.49
Unknown	482.70	316.35	446.35 *	421.58	445.41	497.78	316.53	494.91
Percent low wage employees								
50% or more low wage	483.25	534.82	463.49	474.06	330.07	651.70	489.07	479.81
Less than 50% low wage	371.01	281.77	381.44	352.49	394.70	402.09	341.90	387.41
Unknown	520.85	443.66	303.21 *	744.19	525.90	518.35	664.92	518.46

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.2.b(1999) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.34	9.26	19.28	9.79	18.55	13.66	8.71	10.70
Industry group								
Agric., fish., forest.	48.54	70.13 *	138.71 *	64.65 *	64.45 *	168.69 *	79.21 *	71.14 *
Mining	67.37	122.46 *	99.58	86.63 *	81.60 *	99.98	76.06 *	77.21
Construction	39.23	45.40	52.00	73.73	31.05	48.83	73.52	29.05
Manufacturing	31.47	65.92	80.08	49.51	48.86	40.95	33.90	32.73
Transp., commu., util.	36.45	57.53	118.81 *	99.44	73.45	50.01	50.48	40.64
Wholesale trade	32.75	79.33	74.11	75.05	60.31	48.25	68.86	44.40
Retail trade	21.52	55.34	56.94	51.04	50.89	22.74	39.10	22.18
Fin., ins., real est.	33.11	63.33	76.48	121.26	63.81	42.25	68.53	39.06
Services	17.37	33.61	51.96	22.07	22.46	28.46	25.16	19.34
Ownership								
For profit, incorporated	10.56	14.92	20.72	10.34	22.30	14.61	12.05	14.20
For profit, unincorporated	40.16	31.40	86.57	78.79	46.04	43.28	56.07	39.19
Nonprofit	15.74	57.43	61.99 *	31.86	17.25	32.05	35.15	16.01
Unknown	45.89	110.14 *	*****	*****	154.37	41.57	93.83 *	45.96
Age of firm								
Less than 5 years	29.14	34.29	104.25	81.71	57.39	63.58	32.03	49.21
5-9 years	39.83	39.53	50.20	81.85	57.85	54.12	58.52	35.51
10-19 years	23.09	41.28	38.28	30.08	37.24	42.74	31.91	29.36
20 or more years	10.50	18.95	30.98	26.73	18.52	11.37	22.71	11.14
Unknown	25.39	176.95 *	129.03 *	96.02	74.33	28.01	127.67 *	25.92
Multi/single status								
2 or more locations	11.08	111.68	66.79	31.26	21.74	14.11	20.15	11.12
1 location only	11.09	11.03	25.51	6.64	33.07	48.43	11.87	22.92
Percent full-time employees								
Less than 25%	62.48	275.85 *	73.00 *	173.54	76.64	112.37 *	145.05 *	78.20
25-49%	21.97	93.16	117.92	97.38	97.21	19.96	59.11	27.43
50-74%	29.30	43.58	58.17	57.23	40.20	48.31	33.57	30.92
75% or more	8.75	10.80	21.01	12.63	17.25	18.61	8.49	13.23
Union presence								
No union employees	10.07	10.49	19.76	15.61	23.16	16.43	9.42	13.74
Has union employees	15.24	247.76 *	80.77 *	58.78	41.21	23.01	116.28	19.28
Unknown	32.79	67.50	223.15 *	95.85	66.57	38.52	67.94	31.72
Percent low wage employees								
50% or more low wage	25.03	158.79	97.59	69.91	63.27	45.08	61.59	30.79
Less than 50% low wage	9.57	6.71	23.42	16.79	19.56	15.56	12.66	13.14
Unknown	23.66	118.91	108.81 *	146.88	71.48	26.00	122.49	24.55

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.2.c(1999) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	429.54	375.15	569.26	447.56	387.99	424.92	439.42	425.35
Industry group								
Agric., fish., forest.	290.19						348.87	172.22 *
Mining	40.85						*****	42.43
Construction	420.49 *						543.73	145.64 *
Manufacturing	321.56						638.76	279.59
Transp., commu., util.	327.64						403.24 *	317.63
Wholesale trade	395.96						239.28 *	461.51
Retail trade	620.29						470.75	687.82
Fin., ins., real est.	450.67		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.				340.76	488.53
Services	447.67						416.80	470.01
Ownership								
For profit, incorporated	417.88						449.64	405.64
For profit, unincorporated	439.44						414.65	474.28
Nonprofit	445.59						389.95	476.87 *
Unknown	557.46						2,080.00 *	539.00
Age of firm								
Less than 5 years	517.02						532.44	480.76
5-9 years	394.25						335.43	487.39
10-19 years	461.38						535.35	349.76
20 or more years	353.49						386.64	338.89
Unknown	524.88						471.35 *	525.64
Multi/single status								
2 or more locations	429.81						458.31	427.97
1 location only	429.03						436.51	407.57
Percent full-time employees								
Less than 25%	453.38						556.33	336.91
25-49%	593.69						485.01 *	626.39
50-74%	414.85						444.37	397.00
75% or more	421.83						432.87	417.36
Union presence								
No union employees	478.93						451.42	495.81
Has union employees	280.32						438.59 *	258.42
Unknown	380.07						163.51 *	403.24
Percent low wage employees								
50% or more low wage	374.24						351.73 *	386.58
Less than 50% low wage	396.59						440.59	362.28
Unknown	494.00						493.66 *	494.01

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.2.c(1999) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.25	56.09	106.29	50.96	33.70	40.53	43.48	25.46
Industry group								
Agric., fish., forest.	76.30						95.04	63.60 *
Mining	10.55						*****	10.68
Construction	132.63 *						149.64	128.38 *
Manufacturing	37.93						188.33	19.17
Transp., commu., util.	85.76						176.35 *	82.35
Wholesale trade	55.68						84.08 *	59.01
Retail trade	86.89						72.58	105.56
Fin., ins., real est.	34.76						68.34	52.28
Services	27.19						74.94	48.14
Ownership								
For profit, incorporated	32.09						54.98	33.11
For profit, unincorporated	107.76						121.01	116.24
Nonprofit	103.12						85.80	191.91 *
Unknown	91.50						657.75 *	81.89
Age of firm								
Less than 5 years	118.54						149.36	126.45
5-9 years	29.91						38.97	113.59
10-19 years	63.05						95.19	48.89
20 or more years	30.58						58.28	30.42
Unknown	55.29						167.50 *	55.70
Multi/single status								
2 or more locations	27.61						71.50	29.85
1 location only	34.30						46.08	62.55
Percent full-time employees								
Less than 25%	43.52						144.96	98.11
25-49%	69.96						164.76 *	60.85
50-74%	85.99						133.04	40.57
75% or more	22.74						44.78	30.26
Union presence								
No union employees	22.95						46.08	32.84
Has union employees	28.35						283.39 *	31.93
Unknown	37.43						127.69 *	38.07
Percent low wage employees								
50% or more low wage	76.62						113.15 *	79.63
Less than 50% low wage	19.75						43.29	29.48
Unknown	46.74						203.17 *	50.25

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.3(1999) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.1%	13.3%	17.4%	16.3%	17.1%	20.5%	15.3%	19.2%
Industry group								
Agric., fish., forest.	12.6%	12.0%	12.9%	14.7%	5.7% *	18.8% *	10.6%	14.8%
Mining	13.5%	9.7% *	14.8% *	7.6% *	9.6% *	16.3%	10.9%	14.1%
Construction	15.8%	16.4%	17.7%	15.1%	14.0%	13.5%	16.5%	14.5%
Manufacturing	17.8%	10.6% *	19.6%	16.0%	16.8%	19.0%	15.4%	18.2%
Transp., commu., util.	14.3%	9.9%	13.6% *	19.3%	19.9%	12.2%	12.8%	14.5%
Wholesale trade	16.4%	9.8%	17.0%	15.4%	18.3%	17.5%	15.2%	17.0%
Retail trade	26.4%	22.6%	25.9%	22.7%	25.6%	29.0%	23.0%	27.9%
Fin., ins., real est.	19.5%	13.6%	12.2%	16.8%	17.0%	23.3%	14.9%	21.3%
Services	16.3%	11.0%	15.0%	14.2%	15.3%	20.0%	12.7%	17.9%
Ownership								
For profit, incorporated	18.7%	13.2%	18.5%	17.3%	18.4%	20.5%	16.2%	19.7%
For profit, unincorporated	16.1%	14.8%	15.4%	16.5%	13.4%	21.3%	14.3%	18.5%
Nonprofit	14.0%	10.7%	12.0%	11.4%	13.9%	16.7%	10.9%	15.0%
Unknown	26.3%	17.6%	64.2% *	18.4% *	24.4%	26.4%	52.0%	26.2%
Age of firm								
Less than 5 years	19.0%	15.6%	21.2%	19.5%	17.9%	23.9%	18.4%	19.7%
5-9 years	17.4%	15.3%	18.5%	20.5%	16.6%	15.0%	17.5%	17.1%
10-19 years	16.6%	15.0%	16.6%	17.3%	16.9%	17.3%	15.7%	17.7%
20 or more years	16.0%	9.8%	16.8%	14.9%	16.7%	17.5%	13.5%	17.0%
Unknown	22.5%	19.9%	23.3%	10.9% *	20.7%	22.7%	13.4% *	22.6%
Multi/single status								
2 or more locations	19.4%	20.7%	15.8%	14.1%	17.3%	20.7%	15.1%	19.6%
1 location only	15.9%	13.0%	17.6%	17.2%	16.7%	13.0%	15.3%	17.2%
Percent full-time employees								
Less than 25%	20.9%	17.9%	17.6% *	25.3%	19.8%	21.7%	16.8%	22.9%
25-49%	23.9%	11.4%	23.0%	22.1%	20.5%	29.6%	18.2%	26.1%
50-74%	20.2%	12.8%	20.7%	19.6%	18.9%	23.4%	16.4%	21.9%
75% or more	17.6%	13.3%	16.7%	15.6%	16.7%	19.8%	15.0%	18.6%
Union presence								
No union employees	18.9%	13.5%	17.7%	16.8%	18.0%	23.0%	15.5%	20.8%
Has union employees	12.9%	7.2% *	9.3%	12.0%	12.7%	13.5%	12.9%	12.9%
Unknown	19.5%	10.4%	15.5% *	15.8%	15.8%	20.6%	10.8%	20.3%
Percent low wage employees								
50% or more low wage	21.8%	16.0%	23.2%	22.1%	17.8%	31.7%	20.3%	22.9%
Less than 50% low wage	16.2%	13.2%	17.1%	15.9%	16.6%	17.4%	15.0%	17.0%
Unknown	22.0%	11.5% *	18.3%	20.4%	21.1%	22.2%	17.0%	22.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.3(1999) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.94%	0.90%	0.35%	0.67%	0.65%	0.52%	0.42%
Industry group								
Agric., fish., forest.	1.82%	2.96%	3.26%	3.98%	2.68% *	7.17% *	2.16%	3.63%
Mining	3.68%	3.07% *	6.27% *	2.78% *	4.77% *	4.88%	3.20%	3.96%
Construction	1.02%	2.48%	1.44%	2.18%	2.38%	1.75%	1.32%	1.47%
Manufacturing	0.58%	3.19% *	3.37%	2.33%	1.40%	0.92%	1.59%	0.70%
Transp., commu., util.	1.26%	2.43%	5.45% *	2.23%	2.68%	1.54%	1.83%	1.30%
Wholesale trade	0.72%	2.06%	2.46%	2.32%	1.83%	1.03%	1.94%	1.00%
Retail trade	1.08%	2.95%	1.82%	1.76%	2.81%	1.34%	1.90%	1.14%
Fin., ins., real est.	0.86%	2.25%	2.42%	4.55%	2.45%	1.25%	1.92%	1.07%
Services	0.54%	0.72%	1.37%	0.77%	0.85%	1.09%	0.66%	0.73%
Ownership								
For profit, incorporated	0.44%	0.64%	1.11%	0.61%	0.82%	0.62%	0.68%	0.53%
For profit, unincorporated	1.70%	2.77%	1.79%	1.82%	1.96%	1.52%	2.24%	1.25%
Nonprofit	0.56%	1.58%	1.80%	1.52%	0.70%	1.18%	0.87%	0.62%
Unknown	1.98%	4.99%	20.29% *	6.81% *	3.51%	1.98%	14.59%	1.95%
Age of firm								
Less than 5 years	1.41%	1.16%	2.87%	2.22%	3.35%	3.37%	1.09%	2.29%
5-9 years	0.79%	1.10%	1.90%	1.70%	2.27%	1.67%	1.05%	1.40%
10-19 years	0.86%	2.45%	1.61%	0.80%	1.44%	1.40%	1.19%	0.95%
20 or more years	0.32%	1.02%	1.18%	0.61%	0.68%	0.65%	0.65%	0.44%
Unknown	1.10%	5.80%	6.70%	4.07% *	1.95%	1.16%	5.78% *	1.09%
Multi/single status								
2 or more locations	0.50%	4.03%	1.88%	1.56%	0.54%	0.65%	1.20%	0.48%
1 location only	0.30%	0.91%	0.90%	0.39%	1.40%	1.77%	0.55%	0.65%
Percent full-time employees								
Less than 25%	1.71%	4.16%	6.50% *	4.70%	2.99%	3.20%	2.99%	2.24%
25-49%	0.85%	2.86%	3.24%	2.56%	2.08%	1.03%	1.97%	0.85%
50-74%	0.96%	1.86%	3.38%	1.66%	1.67%	1.55%	1.78%	1.12%
75% or more	0.45%	1.14%	0.84%	0.45%	0.72%	0.83%	0.60%	0.51%
Union presence								
No union employees	0.33%	1.01%	0.90%	0.48%	0.80%	0.79%	0.52%	0.52%
Has union employees	0.62%	2.84% *	1.55%	1.45%	1.59%	0.73%	1.99%	0.70%
Unknown	1.14%	2.90%	4.91% *	4.18%	1.92%	1.37%	2.58%	1.13%
Percent low wage employees								
50% or more low wage	1.28%	2.15%	3.60%	2.74%	2.14%	2.47%	1.66%	1.55%
Less than 50% low wage	0.26%	0.95%	0.87%	0.37%	0.67%	0.61%	0.52%	0.46%
Unknown	0.95%	4.11% *	4.73%	4.15%	2.24%	1.10%	2.86%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.3.a(1999) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.1%	16.3%	19.4%	18.2%	16.9%	21.2%	17.2%	20.0%
Industry group								
Agric., fish., forest.	17.0% *	13.9% *	8.4% *	26.8%	3.4% *	16.4%	9.5% *	21.6%
Mining	18.8%	*****	60.0% *	*****	48.9% *	16.4%	60.0% *	16.0%
Construction	18.7%	19.0%	18.6%	23.0%	9.1% *	13.3%	18.6%	19.3%
Manufacturing	18.5%	11.7% *	16.2%	17.3%	17.2%	21.0%	15.0%	19.5%
Transp., commu., util.	16.3%	12.4% *	17.4%	31.5%	22.0%	13.2%	18.1% *	15.6%
Wholesale trade	14.4%	10.4%	20.9%	9.3% *	18.3%	14.8%	13.4%	15.2%
Retail trade	28.7%	27.4%	28.8%	25.6%	26.0%	31.6%	27.2%	29.7%
Fin., ins., real est.	20.9%	17.4%	18.9%	10.7%	16.8%	24.2%	15.1%	22.7%
Services	16.4%	12.1%	16.4%	16.1%	15.0%	18.8%	14.0%	17.4%
Ownership								
For profit, incorporated	20.1%	15.3%	20.7%	18.7%	19.2%	22.0%	17.6%	21.2%
For profit, unincorporated	19.5%	19.8%	15.6%	29.4%	12.0%	21.3%	18.4%	21.5%
Nonprofit	14.3%	12.0%	15.8%	12.0%	12.6%	16.7%	12.7%	14.7%
Unknown	25.2%	66.7% *	*****	*****	25.2%	25.2%	16.4% *	25.2%
Age of firm								
Less than 5 years	22.3%	18.9%	28.6%	27.4%	14.9% *	26.0%	23.8%	20.7%
5-9 years	17.6%	18.6%	24.5%	15.3%	17.0%	11.2%	19.4%	15.1%
10-19 years	18.7%	20.4%	16.7%	20.8%	15.3%	19.3%	18.3%	19.3%
20 or more years	16.9%	10.7%	18.2%	16.6%	17.0%	18.4%	13.9%	18.1%
Unknown	23.6%	34.4%	24.3%	14.9% *	20.4%	24.0%	26.6%	23.6%
Multi/single status								
2 or more locations	20.0%	23.5%	15.8%	17.5%	16.7%	21.4%	17.2%	20.2%
1 location only	17.8%	16.0%	19.7%	18.5%	17.3%	14.8%	17.2%	19.0%
Percent full-time employees								
Less than 25%	26.2%	22.5% *	26.3% *	28.2%	26.0%	25.7%	21.5%	29.5%
25-49%	24.0%	4.4% *	18.6%	27.3%	22.0%	32.1%	16.3%	27.9%
50-74%	19.5%	12.7%	22.6%	22.0%	17.3%	21.5%	17.5%	20.5%
75% or more	18.7%	17.4%	18.8%	16.9%	16.4%	20.7%	17.1%	19.4%
Union presence								
No union employees	19.8%	16.6%	19.7%	19.2%	17.2%	23.4%	17.5%	21.3%
Has union employees	14.6%	7.0% *	8.3% *	5.7% *	16.1%	15.6%	7.5% *	15.0%
Unknown	20.6%	6.6% *	16.0%	34.3%	12.8% *	21.8%	12.1%	21.4%
Percent low wage employees								
50% or more low wage	23.1%	12.9%	29.6% *	23.5%	23.3%	33.2%	21.1%	24.9%
Less than 50% low wage	17.6%	16.7%	19.0%	17.8%	16.2%	18.6%	17.1%	18.0%
Unknown	22.7%	8.1% *	15.6% *	21.9%	20.9%	23.3%	11.4%	23.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.3.a(1999) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	2.03%	1.91%	0.81%	1.18%	0.80%	1.55%	0.70%
Industry group								
Agric., fish., forest.	5.47% *	6.24% *	12.51% *	7.24%	1.28% *	4.42%	6.88% *	5.33%
Mining	3.99%	*****	18.97% *	*****	15.45% *	3.54%	18.97% *	3.51%
Construction	1.73%	3.76%	2.89%	4.19%	9.34% *	2.51%	1.81%	4.65%
Manufacturing	1.31%	6.82% *	3.09%	3.49%	1.79%	1.49%	2.67%	1.34%
Transp., commu., util.	2.58%	4.65% *	4.09%	7.69%	5.40%	1.90%	5.68% *	1.75%
Wholesale trade	2.45%	2.54%	5.97%	4.51% *	3.12%	2.46%	3.55%	2.23%
Retail trade	1.24%	4.75%	3.37%	2.39%	3.41%	1.95%	3.27%	0.94%
Fin., ins., real est.	1.16%	4.11%	4.59%	2.64%	2.55%	1.39%	2.61%	1.27%
Services	1.15%	2.02%	3.07%	1.44%	1.82%	1.66%	1.09%	1.47%
Ownership								
For profit, incorporated	0.54%	1.52%	2.11%	0.85%	1.61%	0.62%	1.66%	0.56%
For profit, unincorporated	2.74%	4.15%	4.17%	3.98%	3.24%	2.75%	3.54%	2.45%
Nonprofit	1.11%	1.90%	3.54%	2.42%	1.01%	2.26%	1.54%	1.40%
Unknown	1.93%	21.08% *	*****	*****	7.14%	1.91%	7.42% *	1.91%
Age of firm								
Less than 5 years	2.47%	2.77%	4.09%	2.75%	4.85% *	4.17%	2.75%	3.42%
5-9 years	1.70%	3.07%	2.77%	2.54%	3.17%	3.33%	1.85%	2.70%
10-19 years	1.73%	3.61%	3.03%	1.18%	1.84%	1.70%	2.36%	1.34%
20 or more years	0.58%	1.76%	1.97%	1.14%	1.51%	1.33%	1.00%	0.95%
Unknown	0.99%	10.30%	6.89%	5.95% *	2.59%	1.08%	7.11%	0.98%
Multi/single status								
2 or more locations	0.88%	5.47%	2.30%	3.20%	1.45%	0.83%	2.94%	0.82%
1 location only	0.98%	1.96%	2.16%	1.12%	1.44%	4.22%	1.56%	0.99%
Percent full-time employees								
Less than 25%	4.86%	9.12% *	8.12% *	7.38%	7.17%	3.33%	5.63%	4.58%
25-49%	1.34%	2.89% *	4.15%	5.32%	2.29%	1.52%	2.13%	1.38%
50-74%	1.59%	3.11%	5.98%	1.92%	2.78%	2.26%	3.32%	1.06%
75% or more	0.69%	2.42%	1.90%	0.97%	1.28%	0.96%	1.78%	0.68%
Union presence								
No union employees	0.64%	2.05%	2.02%	1.09%	1.32%	1.21%	1.62%	1.00%
Has union employees	0.96%	5.48% *	3.29% *	3.50% *	3.08%	1.37%	3.69% *	1.02%
Unknown	1.30%	2.60% *	4.20%	6.43%	4.35% *	1.00%	3.45%	1.21%
Percent low wage employees								
50% or more low wage	3.25%	3.51%	10.38% *	4.05%	3.94%	3.87%	3.27%	3.78%
Less than 50% low wage	0.67%	2.02%	1.80%	0.73%	1.38%	1.13%	1.56%	0.80%
Unknown	0.87%	4.52% *	6.36% *	5.21%	3.40%	0.99%	2.73%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.3.b(1999) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.9%	11.5%	15.4%	15.5%	17.3%	20.8%	14.2%	19.2%
Industry group								
Agric., fish., forest.	10.4%	10.0% *	15.2% *	6.5% *	6.7% *	25.2% *	10.2% *	10.6%
Mining	14.2% *	11.4% *	10.3% *	10.8% *	8.8% *	19.5% *	8.4% *	15.8%
Construction	14.7%	14.4%	14.8%	14.2%	15.9%	14.5%	14.8%	14.5%
Manufacturing	18.4%	9.8%	16.9%	16.1%	17.3%	20.0%	14.0%	19.0%
Transp., commu., util.	13.8%	8.4% *	8.8% *	15.9%	20.2%	11.9%	8.6% *	14.4%
Wholesale trade	17.4%	12.8%	15.4%	17.5%	18.3%	18.2%	17.4%	17.4%
Retail trade	25.4%	16.7%	26.0%	22.2%	25.8%	27.5%	21.6%	26.7%
Fin., ins., real est.	19.5%	13.9%	10.3%	18.1%	16.5%	23.8%	15.9%	21.0%
Services	16.2%	9.8%	13.7%	12.6%	15.3%	21.1%	11.7%	18.2%
Ownership								
For profit, incorporated	18.5%	12.0%	16.6%	17.2%	18.2%	20.6%	15.6%	19.5%
For profit, unincorporated	14.4%	10.2%	15.3%	11.9%	14.4%	20.1%	11.3%	17.6%
Nonprofit	13.6%	11.1%	7.1% *	8.4%	14.8%	17.0%	8.9%	14.9%
Unknown	27.5%	13.2% *	*****	*****	24.4%	27.8%	7.2% *	27.5%
Age of firm								
Less than 5 years	17.0%	12.7%	20.6%	15.1%	19.4%	23.0%	15.6%	19.0%
5-9 years	17.7%	14.9%	15.3%	22.7%	16.2%	19.5%	17.6%	17.8%
10-19 years	15.3%	10.9%	14.6%	16.1%	17.6%	16.4%	13.4%	17.4%
20 or more years	16.0%	9.7%	15.1%	14.1%	16.8%	18.2%	13.4%	17.0%
Unknown	22.4%	23.9% *	11.9% *	15.2%	20.9%	22.6%	15.8% *	22.4%
Multi/single status								
2 or more locations	19.5%	20.1%	15.5%	12.3%	17.5%	21.0%	14.0%	19.8%
1 location only	15.1%	11.1%	15.4%	16.7%	17.1%	12.6%	14.3%	16.6%
Percent full-time employees								
Less than 25%	18.5%	10.5% *	8.9% *	26.2%	16.9%	20.7%	10.2% *	21.0%
25-49%	23.4%	14.0%	29.2%	17.0%	19.5%	28.1%	20.3%	24.4%
50-74%	21.3%	15.3%	16.2%	17.8%	19.8%	25.9%	16.0%	23.3%
75% or more	17.3%	11.0%	14.8%	15.1%	17.0%	20.0%	13.9%	18.5%
Union presence								
No union employees	18.5%	11.6%	15.7%	15.6%	18.2%	23.0%	14.2%	20.5%
Has union employees	12.8%	5.9% *	7.7% *	14.7%	12.0%	13.2%	14.5%	12.6%
Unknown	20.5%	17.1%	17.6% *	19.6%	17.7%	21.1%	15.6%	20.8%
Percent low wage employees								
50% or more low wage	21.8%	21.1%	20.8%	20.4%	15.3%	32.0%	21.2%	22.1%
Less than 50% low wage	15.7%	11.1%	15.2%	15.0%	17.0%	17.7%	13.7%	16.8%
Unknown	22.1%	16.0% *	13.7% *	25.1%	21.1%	22.2%	23.1%	22.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.3.b(1999) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.39%	0.70%	0.53%	0.82%	0.61%	0.29%	0.51%
Industry group								
Agric., fish., forest.	1.89%	4.05% *	6.70% *	3.16% *	2.80% *	8.50% *	4.32% *	2.86%
Mining	4.52% *	3.60% *	3.45% *	3.65% *	4.70% *	6.55% *	3.13% *	4.78%
Construction	1.34%	2.20%	2.32%	2.25%	1.93%	2.21%	2.31%	1.42%
Manufacturing	1.13%	2.70%	2.84%	2.34%	2.10%	1.24%	1.51%	1.23%
Transp., commu., util.	1.76%	2.56% *	7.53% *	3.19%	3.27%	2.53%	2.76% *	1.96%
Wholesale trade	1.30%	3.31%	3.04%	2.19%	2.85%	1.77%	2.08%	1.93%
Retail trade	1.05%	1.67%	2.40%	2.37%	2.83%	1.14%	1.57%	1.21%
Fin., ins., real est.	1.35%	2.63%	2.37%	5.09%	2.39%	1.75%	2.64%	1.64%
Services	0.69%	1.30%	2.05%	0.89%	0.97%	1.16%	0.95%	0.72%
Ownership								
For profit, incorporated	0.47%	0.66%	0.81%	0.50%	0.92%	0.58%	0.46%	0.62%
For profit, unincorporated	1.44%	1.30%	3.17%	3.23%	2.21%	1.62%	1.91%	1.57%
Nonprofit	0.57%	2.04%	2.71% *	1.09%	0.74%	1.05%	1.39%	0.58%
Unknown	2.35%	4.06% *	*****	*****	4.34%	2.38%	2.88% *	2.36%
Age of firm								
Less than 5 years	1.32%	1.40%	4.24%	2.47%	3.30%	3.04%	1.02%	2.51%
5-9 years	1.54%	1.85%	1.81%	3.54%	2.71%	2.34%	2.27%	1.55%
10-19 years	1.07%	1.73%	1.81%	1.11%	2.06%	2.00%	1.28%	1.54%
20 or more years	0.43%	0.82%	1.15%	1.19%	0.68%	0.49%	0.79%	0.50%
Unknown	1.04%	7.63% *	6.15% *	3.54%	3.00%	1.13%	6.00% *	1.06%
Multi/single status								
2 or more locations	0.46%	4.56%	2.33%	1.42%	0.76%	0.62%	0.71%	0.49%
1 location only	0.47%	0.43%	0.94%	0.28%	1.71%	1.69%	0.39%	1.15%
Percent full-time employees								
Less than 25%	2.30%	5.98% *	6.44% *	5.68%	3.39%	3.93%	3.62% *	2.70%
25-49%	0.97%	4.07%	6.40%	3.10%	3.52%	1.32%	2.70%	1.36%
50-74%	1.45%	2.95%	2.16%	2.28%	2.07%	2.27%	1.63%	1.68%
75% or more	0.44%	0.40%	0.67%	0.64%	0.80%	0.82%	0.21%	0.63%
Union presence								
No union employees	0.46%	0.45%	0.72%	0.72%	0.95%	0.78%	0.29%	0.65%
Has union employees	0.63%	3.09% *	2.38% *	2.01%	1.82%	0.90%	3.39%	0.81%
Unknown	1.24%	4.25%	7.00% *	4.64%	2.69%	1.54%	3.79%	1.31%
Percent low wage employees								
50% or more low wage	1.11%	5.64%	4.17%	3.13%	2.52%	2.72%	2.15%	1.45%
Less than 50% low wage	0.41%	0.27%	0.86%	0.71%	0.92%	0.78%	0.42%	0.62%
Unknown	1.01%	5.62% *	5.01% *	4.62%	2.92%	1.11%	4.25%	1.04%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.3.c(1999) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.6%	12.3%	20.9%	15.9%	16.0%	17.6%	15.1%	17.5%
Industry group								
Agric., fish., forest.	12.3%						13.5% *	9.0% *
Mining	1.8%						*****	2.0%
Construction	14.8% *						18.6% *	5.5% *
Manufacturing	13.7%						21.9%	12.3%
Transp., commu., util.	12.9%						14.2% *	12.7% *
Wholesale trade	14.8%						8.1% *	18.1%
Retail trade	24.8%						16.4%	29.5%
Fin., ins., real est.	15.7%						9.4%	18.7%
Services	16.5%						14.6%	17.9%
Ownership		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.						
For profit, incorporated	16.6%						15.3%	17.2%
For profit, unincorporated	15.4%						14.4%	16.9%
Nonprofit	15.7%						13.7%	16.9%
Unknown	22.3%						100.0% *	21.5%
Age of firm								
Less than 5 years	18.9%						18.3%	20.4%
5-9 years	15.1%						12.2%	20.5%
10-19 years	17.9%						19.4%	15.1%
20 or more years	13.6%						12.9%	14.0%
Unknown	20.8%						8.9% *	21.2%
Multi/single status								
2 or more locations	17.6%						15.8%	17.7%
1 location only	15.2%						14.9%	15.9%
Percent full-time employees								
Less than 25%	20.8%						21.3%	20.0%
25-49%	25.6%						16.0%	29.8%
50-74%	16.2%						15.1%	17.2%
75% or more	16.2%						14.8%	16.8%
Union presence								
No union employees	18.9%						16.1%	20.9%
Has union employees	10.3%						12.6% *	9.9%
Unknown	14.4%						3.7% *	16.5%
Percent low wage employees								
50% or more low wage	18.5%						14.2% *	21.7%
Less than 50% low wage	15.0%						15.2%	14.8%
Unknown	19.6%						12.9% *	20.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.3.c(1999) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.72%	1.72%	3.67%	1.98%	1.43%	1.53%	1.60%	0.83%
Industry group								
Agric., fish., forest.	3.34%						4.34% *	4.34% *
Mining	0.50%						*****	0.52%
Construction	7.11% *						8.03% *	5.61% *
Manufacturing	1.59%						6.33%	0.81%
Transp., commu., util.	3.87%						6.39% *	3.83% *
Wholesale trade	2.23%						3.15% *	1.91%
Retail trade	2.60%						2.50%	2.86%
Fin., ins., real est.	1.02%						2.11%	1.44%
Services	1.10%						2.64%	1.71%
Ownership								
For profit, incorporated	1.31%						2.12%	1.19%
For profit, unincorporated	4.05%						4.17%	4.62%
Nonprofit	2.59%						2.54%	4.07%
Unknown	3.42%						31.62% *	2.61%
Age of firm								
Less than 5 years	4.27%						4.65%	5.58%
5-9 years	1.30%						1.87%	4.04%
10-19 years	2.17%						3.25%	2.08%
20 or more years	1.31%						1.97%	1.28%
Unknown	2.16%						9.14% *	2.14%
Multi/single status								
2 or more locations	0.95%						2.70%	1.00%
1 location only	1.20%						1.61%	2.26%
Percent full-time employees								
Less than 25%	2.00%						5.28%	5.22%
25-49%	2.49%						4.21%	2.49%
50-74%	2.83%						3.66%	2.07%
75% or more	0.87%						1.60%	1.04%
Union presence								
No union employees	0.90%						1.59%	1.09%
Has union employees	0.94%						7.12% *	1.02%
Unknown	1.37%						5.81% *	1.47%
Percent low wage employees								
50% or more low wage	3.09%						4.29% *	3.62%
Less than 50% low wage	0.79%						1.66%	1.06%
Unknown	1.73%						9.92% *	1.92%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.C.4(1999) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.2%	58.0%	59.3%	56.3%	51.1%	41.8%	58.0%	45.4%
Industry group								
Agric., fish., forest.	54.6%	55.3%	54.2%	60.2%	55.0%	45.7%	56.3%	53.1%
Mining	30.6%	45.0% *	50.1%	32.3%	28.9%	28.7%	50.3%	28.3%
Construction	49.4%	49.1%	55.0%	46.3%	46.1%	52.5%	49.8%	48.7%
Manufacturing	42.5%	56.7%	57.8%	52.7%	46.7%	37.1%	56.4%	40.7%
Transp., commu., util.	39.1%	50.6%	52.5%	52.7%	48.1%	34.3%	50.3%	37.7%
Wholesale trade	46.5%	57.0%	55.0%	55.3%	46.8%	39.6%	56.0%	43.1%
Retail trade	53.9%	64.7%	64.2%	62.0%	56.0%	48.3%	64.2%	50.8%
Fin., ins., real est.	48.4%	57.7%	60.9%	56.5%	51.1%	43.7%	58.8%	45.6%
Services	52.7%	60.1%	61.6%	59.9%	55.6%	45.6%	60.2%	50.0%
Ownership								
For profit, incorporated	47.3%	56.8%	57.6%	55.0%	50.3%	41.4%	56.9%	44.6%
For profit, unincorporated	55.0%	62.4%	66.1%	62.3%	47.1%	44.4%	63.8%	47.7%
Nonprofit	51.0%	57.1%	64.1%	60.9%	56.6%	41.7%	58.7%	49.2%
Unknown	44.3%	37.6% *	52.8% *	90.7%	41.6%	44.4%	48.1%	44.3%
Age of firm								
Less than 5 years	55.3%	59.0%	59.8%	58.2%	51.5%	48.3%	59.7%	50.9%
5-9 years	55.9%	57.8%	59.9%	57.4%	55.2%	45.2%	58.3%	52.8%
10-19 years	55.9%	60.5%	63.5%	57.0%	53.8%	44.9%	60.4%	51.6%
20 or more years	48.2%	55.8%	56.4%	55.5%	50.3%	40.9%	55.9%	46.0%
Unknown	42.2%	56.7%	58.5%	55.9%	49.6%	41.7%	58.7%	42.2%
Multi/single status								
2 or more locations	44.4%	58.6%	59.7%	55.8%	50.6%	41.7%	57.5%	43.9%
1 location only	56.2%	58.0%	59.3%	56.5%	52.2%	44.1%	58.0%	53.1%
Percent full-time employees								
Less than 25%	57.1%	62.0%	63.6%	60.8%	59.4%	52.2%	58.9%	56.4%
25-49%	55.6%	63.6%	66.1%	67.3%	60.5%	48.2%	66.1%	52.7%
50-74%	52.6%	60.5%	64.7%	62.0%	57.3%	44.8%	62.2%	49.4%
75% or more	47.3%	57.4%	58.4%	55.3%	50.0%	41.1%	57.2%	44.5%
Union presence								
No union employees	51.7%	59.0%	60.1%	57.3%	52.5%	45.3%	59.1%	48.7%
Has union employees	38.6%	35.2%	43.7%	47.5%	44.4%	36.1%	39.9%	38.5%
Unknown	39.4%	59.7%	59.7%	54.6%	49.5%	37.2%	56.9%	38.4%
Percent low wage employees								
50% or more low wage	59.5%	58.6%	74.7%	65.9%	57.6%	49.6%	66.1%	56.1%
Less than 50% low wage	51.0%	58.1%	58.7%	55.9%	50.8%	42.1%	57.7%	47.7%
Unknown	42.3%	52.7%	65.0%	56.3%	51.3%	41.4%	56.5%	42.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.4(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.74%	1.10%	0.85%	0.66%	0.74%	0.59%	0.60%
Industry group								
Agric., fish., forest.	4.10%	4.21%	7.24%	4.72%	12.20%	5.30%	4.76%	5.84%
Mining	2.71%	14.62% *	13.77%	6.96%	5.76%	3.67%	12.93%	2.46%
Construction	1.19%	2.22%	1.96%	3.28%	4.17%	4.56%	1.51%	2.26%
Manufacturing	0.78%	3.26%	2.60%	1.76%	1.73%	1.01%	0.71%	0.83%
Transp., commu., util.	1.10%	4.31%	5.12%	2.30%	3.65%	0.67%	2.65%	1.25%
Wholesale trade	0.85%	2.63%	3.22%	2.06%	1.19%	1.10%	1.27%	1.13%
Retail trade	0.78%	1.84%	3.09%	1.63%	1.99%	0.98%	1.44%	0.84%
Fin., ins., real est.	0.84%	2.66%	4.86%	2.26%	1.04%	1.32%	1.58%	1.11%
Services	0.87%	1.51%	1.62%	1.69%	0.84%	1.05%	1.16%	0.94%
Ownership								
For profit, incorporated	0.55%	0.89%	0.78%	0.82%	0.96%	0.81%	0.60%	0.67%
For profit, unincorporated	1.26%	1.95%	2.52%	3.38%	3.91%	1.82%	1.10%	1.94%
Nonprofit	1.11%	3.12%	3.17%	1.95%	1.52%	0.71%	2.35%	1.07%
Unknown	1.06%	13.80% *	16.69% *	19.71%	2.81%	1.13%	13.96%	1.06%
Age of firm								
Less than 5 years	1.60%	1.73%	2.68%	2.73%	4.20%	4.77%	1.46%	2.56%
5-9 years	0.95%	1.99%	1.62%	2.71%	2.33%	2.94%	1.10%	2.08%
10-19 years	0.70%	1.29%	1.86%	1.54%	2.19%	1.50%	1.19%	1.20%
20 or more years	0.51%	1.59%	1.72%	0.98%	0.91%	0.94%	1.02%	0.54%
Unknown	0.86%	15.05%	9.48%	4.76%	1.58%	0.87%	3.95%	0.85%
Multi/single status								
2 or more locations	0.66%	4.71%	2.50%	1.71%	0.82%	0.77%	1.30%	0.66%
1 location only	0.57%	0.83%	1.29%	0.90%	0.94%	2.51%	0.68%	0.64%
Percent full-time employees								
Less than 25%	2.66%	6.70%	5.70%	7.15%	3.40%	3.64%	4.80%	3.37%
25-49%	0.86%	3.14%	2.63%	1.54%	2.36%	1.27%	1.48%	0.95%
50-74%	0.96%	1.55%	3.52%	2.15%	0.94%	1.44%	1.80%	1.20%
75% or more	0.56%	0.78%	0.90%	0.91%	0.71%	0.78%	0.51%	0.66%
Union presence								
No union employees	0.38%	0.67%	1.06%	0.75%	0.57%	0.69%	0.53%	0.47%
Has union employees	0.99%	5.47%	2.29%	3.38%	2.68%	1.10%	2.54%	1.12%
Unknown	0.87%	4.74%	7.66%	6.90%	4.33%	0.89%	2.90%	0.85%
Percent low wage employees								
50% or more low wage	2.76%	1.97%	4.05%	3.33%	5.79%	2.69%	1.76%	3.69%
Less than 50% low wage	0.47%	0.84%	1.13%	0.95%	0.77%	0.89%	0.55%	0.59%
Unknown	0.67%	4.74%	4.55%	4.62%	1.35%	0.73%	4.19%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.4.a(1999) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.5%	65.9%	53.8%	47.5%	34.6%	16.5%	57.3%	24.7%
Industry group								
Agric., fish., forest.	63.9%	69.5%	62.6%	62.1%	77.7%	34.7% *	64.6%	63.1%
Mining	36.5%	39.4% *	25.3% *	76.6%	36.6% *	28.7% *	53.3%	33.1%
Construction	54.5%	62.5%	56.0%	55.3%	50.5%	31.0%	59.3%	45.7%
Manufacturing	28.8%	72.2%	49.7%	48.0%	31.3%	17.6%	55.7%	24.2%
Transp., commu., util.	37.5%	79.7%	68.3%	47.4%	25.1%	32.8%	69.0%	32.1%
Wholesale trade	36.4%	72.2%	53.0%	49.0%	28.1%	20.4%	56.5%	26.9%
Retail trade	22.4%	53.7%	40.0%	37.1%	27.5%	7.1%	46.3%	13.6%
Fin., ins., real est.	24.7%	55.3%	59.1%	45.4%	31.1%	7.4%	51.7%	15.3%
Services	37.9%	69.5%	58.0%	48.7%	38.9%	17.6%	61.2%	27.8%
Ownership								
For profit, incorporated	32.5%	65.6%	51.0%	45.5%	33.2%	17.5%	54.9%	24.4%
For profit, unincorporated	48.6%	65.6%	63.0%	44.8%	42.7%	18.4%	63.5%	31.9%
Nonprofit	37.6%	68.0%	62.4%	59.4%	37.4%	16.0%	64.7%	29.9%
Unknown	7.2%	35.3% *	36.6% *	27.0% *	17.9% *	6.2%	36.3% *	7.1%
Age of firm								
Less than 5 years	45.9%	61.1%	51.0%	43.6%	39.3%	25.5%	55.3%	34.7%
5-9 years	49.6%	63.0%	45.8%	48.3%	50.1%	29.7%	53.1%	45.0%
10-19 years	44.4%	64.0%	55.1%	43.6%	31.0%	23.8%	57.4%	29.6%
20 or more years	36.7%	71.2%	56.4%	49.8%	34.9%	18.0%	59.3%	28.9%
Unknown	15.0%	42.1% *	43.5% *	45.0%	24.4%	14.1%	44.6%	14.9%
Multi/single status								
2 or more locations	22.6%	40.4%	51.7%	51.1%	31.9%	16.0%	49.4%	21.2%
1 location only	51.8%	66.9%	54.1%	46.1%	40.0%	37.6%	58.3%	40.2%
Percent full-time employees								
Less than 25%	31.8%	63.0%	68.6%	42.8%	42.3%	3.2% *	63.0%	19.3%
25-49%	23.7%	72.9%	42.2%	36.9%	26.4%	5.0%	54.0%	13.3%
50-74%	30.2%	62.5%	51.7%	38.5%	32.8%	11.4%	55.8%	19.7%
75% or more	34.3%	66.2%	54.5%	48.9%	35.1%	17.8%	57.5%	25.9%
Union presence								
No union employees	33.8%	65.8%	53.4%	46.6%	33.0%	11.6%	57.3%	22.6%
Has union employees	36.4%	78.1%	66.9%	57.0%	43.5%	29.2%	56.2%	34.8%
Unknown	24.5%	59.2%	52.3%	46.0%	39.3%	19.8%	58.7%	21.8%
Percent low wage employees								
50% or more low wage	39.2%	71.4%	37.8%	42.4%	44.8%	4.4% *	52.6%	31.0%
Less than 50% low wage	41.1%	65.5%	54.8%	48.2%	35.0%	20.4%	57.7%	31.1%
Unknown	16.1%	73.6%	43.6%	32.3%	27.0%	14.4%	49.6%	15.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.C.4.a(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	1.73%	1.14%	1.40%	1.21%	1.08%	0.96%	0.81%
Industry group								
Agric., fish., forest.	6.05%	8.34%	11.61%	12.16%	16.11%	14.23% *	6.49%	10.21%
Mining	7.37%	13.71% *	8.07% *	14.70%	13.20% *	10.60% *	15.64%	9.91%
Construction	1.80%	3.57%	4.22%	4.01%	7.70%	8.03%	2.49%	5.30%
Manufacturing	1.14%	5.84%	5.78%	4.65%	1.86%	1.43%	3.64%	1.02%
Transp., commu., util.	2.47%	4.41%	9.14%	7.07%	4.88%	3.43%	3.50%	3.43%
Wholesale trade	2.80%	4.91%	5.24%	6.08%	4.43%	4.25%	3.52%	3.48%
Retail trade	2.08%	4.87%	3.08%	3.75%	5.52%	1.09%	2.79%	2.19%
Fin., ins., real est.	1.72%	8.25%	7.22%	7.08%	8.05%	1.52%	4.40%	2.08%
Services	0.82%	0.89%	1.85%	2.75%	2.43%	1.39%	1.49%	1.19%
Ownership								
For profit, incorporated	0.84%	2.07%	1.61%	1.76%	1.33%	1.51%	1.62%	0.91%
For profit, unincorporated	3.50%	4.02%	3.83%	5.79%	7.89%	5.00%	3.23%	4.48%
Nonprofit	1.35%	4.42%	4.64%	4.46%	2.03%	2.03%	3.57%	0.90%
Unknown	1.40%	13.06% *	11.56% *	11.49% *	6.91% *	1.24%	12.64% *	1.43%
Age of firm								
Less than 5 years	2.54%	3.04%	5.07%	4.21%	7.80%	7.54%	1.82%	4.65%
5-9 years	0.81%	2.38%	2.62%	2.48%	4.58%	6.78%	1.49%	2.38%
10-19 years	1.94%	3.55%	1.84%	1.76%	3.99%	4.61%	2.14%	2.27%
20 or more years	1.32%	2.78%	2.25%	2.03%	1.46%	2.44%	1.69%	1.37%
Unknown	1.02%	14.23% *	14.13% *	10.48%	4.45%	1.07%	9.23%	1.02%
Multi/single status								
2 or more locations	0.95%	11.03%	5.82%	2.69%	1.19%	1.07%	3.65%	0.96%
1 location only	0.82%	1.42%	1.17%	1.54%	3.14%	7.95%	0.91%	1.67%
Percent full-time employees								
Less than 25%	3.96%	7.04%	10.35%	8.38%	8.53%	3.16% *	5.84%	3.72%
25-49%	1.40%	5.60%	7.59%	3.42%	1.49%	0.81%	4.45%	0.58%
50-74%	2.02%	4.85%	4.50%	4.10%	3.91%	1.98%	3.70%	1.54%
75% or more	0.83%	2.55%	1.30%	1.61%	1.54%	1.23%	1.16%	0.99%
Union presence								
No union employees	0.76%	1.95%	1.13%	1.40%	1.81%	0.98%	0.94%	0.90%
Has union employees	1.71%	4.90%	7.38%	5.34%	4.90%	2.65%	6.14%	2.09%
Unknown	1.81%	9.47%	10.27%	10.86%	7.71%	2.16%	6.11%	1.81%
Percent low wage employees								
50% or more low wage	3.41%	3.40%	7.69%	6.04%	7.15%	1.50% *	3.79%	4.71%
Less than 50% low wage	0.74%	1.72%	1.27%	1.62%	1.48%	2.09%	0.92%	1.07%
Unknown	1.03%	4.92%	9.03%	8.14%	4.21%	1.12%	6.34%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.

Table I.D.1(1999) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,058.12	5,887.86	6,321.35	5,933.40	6,069.02	6,072.31	6,061.99	6,057.26
Industry group								
Agric., fish., forest.	5,710.55	5,430.85	5,179.96	4,968.52	6,752.01	5,813.08	5,071.04	6,227.81
Mining	6,298.84	5,518.35	8,678.19	5,998.25	5,969.54	6,345.29	7,269.80	6,223.05
Construction	5,613.60	5,526.88	5,665.53	5,459.56	5,660.59	6,356.31	5,567.44	5,694.51
Manufacturing	5,963.59	6,032.13	6,096.09	5,675.20	5,706.77	6,087.56	5,936.75	5,966.05
Transp., commu., util.	6,016.95	5,782.85	6,120.48	6,154.29	6,727.21	5,900.91	5,989.30	6,019.79
Wholesale trade	6,201.36	6,106.13	6,956.09	6,119.86	6,247.86	6,092.14	6,535.22	6,107.83
Retail trade	5,771.64	5,924.36	6,263.85	5,944.01	5,793.52	5,669.95	6,111.99	5,699.49
Fin., ins., real est.	6,381.72	6,598.77	7,318.50	6,710.92	6,492.63	6,232.65	6,874.20	6,280.86
Services	6,188.17	5,794.30	6,355.83	6,049.63	6,275.99	6,235.66	6,024.80	6,235.28
Unknown	5,820.00 *	5,820.00 *	*****	*****	*****	*****	5,820.00 *	*****
Ownership								
For profit, incorporated	6,019.83	5,973.61	6,281.29	5,918.16	5,975.64	6,031.17	6,076.64	6,007.17
For profit, unincorporated	6,188.92	5,749.55	6,234.68	5,991.24	6,243.41	6,527.59	5,973.30	6,313.32
Nonprofit	6,180.41	5,618.86	6,762.02	6,011.80	6,376.18	6,145.15	6,048.02	6,205.77
Unknown	6,212.62	6,016.44	6,607.08 *	6,224.33	6,008.83	6,229.37	6,387.65	6,212.11
Age of firm								
Less than 5 years	5,861.02	5,637.79	6,139.86	5,395.31	5,944.03	6,224.92	5,791.79	5,918.54
5-9 years	5,826.37	5,935.37	5,938.18	5,826.97	5,795.37	5,604.10	5,861.80	5,787.96
10-19 years	6,046.74	6,051.98	6,284.09	5,839.19	5,991.97	6,204.33	6,038.89	6,052.99
20 or more years	6,030.51	5,868.95	6,496.21	6,041.92	6,109.54	5,935.93	6,188.23	5,993.63
Unknown	6,157.32	4,829.71	5,584.92	6,782.52	6,109.46	6,158.77	6,795.65	6,155.62
Multi/single status								
2 or more locations	6,081.30	6,440.73	6,504.23	6,065.24	6,100.75	6,071.80	6,285.61	6,075.35
1 location only	5,995.79	5,865.67	6,300.13	5,882.59	6,004.32	6,098.12	6,033.38	5,940.55
Percent full-time employees								
Less than 25%	5,793.96	6,594.03	6,603.97	5,433.09	6,048.20	5,503.93	6,096.28	5,685.10
25-49%	5,829.37	6,123.51	5,676.92	6,233.74	5,911.34	5,731.79	6,030.08	5,789.89
50-74%	5,764.88	5,511.79	5,962.19	5,518.04	6,055.85	5,740.24	5,638.20	5,795.61
75% or more	6,096.23	5,921.51	6,375.61	5,962.81	6,075.18	6,120.82	6,106.31	6,094.01
Union presence								
No union employees	6,025.63	5,880.60	6,340.01	5,913.87	6,032.63	6,031.39	6,063.05	6,013.83
Has union employees	6,156.52	6,019.75	6,309.63	5,995.33	6,207.51	6,159.51	6,082.17	6,162.29
Unknown	6,070.37	5,819.45	5,070.29	6,377.62	6,154.13	6,069.05	5,942.14	6,075.18
Percent low wage employees								
50% or more low wage	5,832.12	6,057.84	5,704.76	5,757.62	6,329.74	5,248.98	5,877.23	5,814.09
Less than 50% low wage	5,998.08	5,869.63	6,335.16	5,923.63	6,054.21	5,941.19	6,058.06	5,973.81
Unknown	6,161.30	6,292.22	6,268.62	6,359.00	6,123.09	6,160.16	6,384.77	6,158.43

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.1(1999) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.16	118.26	68.52	65.86	36.47	49.76	37.28	39.10
Industry group								
Agric., fish., forest.	333.17	229.99	296.14	478.58	1,138.23	1,046.72	289.30	714.41
Mining	297.43	1,319.77	2,306.63	998.03	999.52	406.01	1,611.00	282.01
Construction	83.24	218.11	264.90	163.64	214.47	285.55	99.67	112.99
Manufacturing	93.79	343.81	176.96	80.70	97.35	147.68	131.60	103.97
Transp., commu., util.	68.35	229.95	311.44	151.69	331.28	105.28	205.22	67.53
Wholesale trade	117.00	337.50	400.27	271.78	199.12	214.42	220.99	146.54
Retail trade	59.36	181.09	240.04	163.82	195.29	112.72	129.23	70.08
Fin., ins., real est.	77.04	285.00	364.91	247.42	224.40	126.12	258.37	95.92
Services	58.28	117.97	198.99	169.66	98.72	86.80	107.19	56.71
Unknown	1,840.45 *	1,840.45 *	*****	*****	*****	*****	1,840.45 *	*****
Ownership								
For profit, incorporated	26.33	123.77	85.18	61.76	50.32	38.70	52.23	32.58
For profit, unincorporated	133.56	155.01	378.77	174.68	209.35	287.34	129.52	179.72
Nonprofit	118.56	306.07	314.74	269.27	119.55	200.54	157.39	140.21
Unknown	167.46	1,554.04	2,089.34 *	1,857.77	367.12	171.90	1,652.24	169.40
Age of firm								
Less than 5 years	116.17	209.12	264.55	278.85	302.03	185.49	120.44	152.22
5-9 years	116.07	136.04	222.51	115.56	448.63	226.28	97.56	180.58
10-19 years	52.45	223.42	165.81	166.92	155.57	249.34	102.33	74.70
20 or more years	55.36	160.12	92.33	99.88	68.56	95.57	80.77	67.35
Unknown	52.94	1,192.40	1,036.18	473.84	176.57	54.75	1,286.07	52.19
Multi/single status								
2 or more locations	44.63	492.43	186.26	104.57	55.00	48.04	110.02	45.18
1 location only	55.12	118.69	76.67	63.86	142.74	341.93	38.19	121.69
Percent full-time employees								
Less than 25%	130.30	472.27	868.12	214.44	269.72	215.48	397.40	174.86
25-49%	83.23	202.79	213.68	300.75	245.89	120.14	95.46	99.14
50-74%	65.19	214.67	256.28	148.23	230.12	97.29	153.54	87.34
75% or more	36.58	135.99	69.66	72.67	39.93	57.77	47.40	44.53
Union presence								
No union employees	36.43	116.75	67.92	70.93	43.74	64.06	42.70	48.99
Has union employees	102.30	204.27	391.08	154.16	172.21	114.09	187.65	103.18
Unknown	136.98	625.46	853.34	908.28	256.08	143.09	480.48	135.55
Percent low wage employees								
50% or more low wage	177.24	321.77	334.27	286.49	380.15	195.56	234.47	220.80
Less than 50% low wage	34.22	125.94	62.49	62.87	30.62	86.30	38.54	46.84
Unknown	48.68	321.04	424.29	323.27	211.18	52.09	271.41	47.46

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.1.a(1999) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,749.42	5,933.26	5,898.75	5,620.22	5,717.25	5,745.46	5,820.00	5,733.66
Industry group								
Agric., fish., forest.	5,346.31	5,893.62	4,181.04	5,103.15	3,763.72	6,923.86	5,187.80	5,567.12
Mining	8,149.00	*****	6,552.00 *	6,960.00 *	5,441.39 *	8,833.10	6,552.00 *	8,264.10
Construction	5,225.45	5,091.20	5,322.14	5,164.68	5,307.74	6,111.12	5,230.85	5,210.53
Manufacturing	5,784.70	6,573.82	5,858.04	5,638.77	5,415.05	5,896.62	5,877.21	5,771.14
Transp., commu., util.	5,637.47	5,423.95	6,253.24	5,253.51	6,010.97	5,609.35	5,494.80	5,657.35
Wholesale trade	5,650.67	6,330.06	6,138.46	5,596.90	5,633.06	5,502.31	6,009.54	5,539.26
Retail trade	5,536.12	5,751.28	6,309.58	5,453.36	5,500.90	5,460.03	5,878.31	5,447.30
Fin., ins., real est.	6,055.24	7,323.36	6,144.48	6,544.32	5,975.03	5,877.81	6,913.26	5,923.18
Services	5,792.30	5,774.30	5,946.71	5,736.97	5,963.32	5,727.33	5,834.68	5,783.91
Ownership								
For profit, incorporated	5,722.10	6,111.96	5,876.80	5,635.51	5,584.09	5,716.42	5,851.36	5,692.66
For profit, unincorporated	5,793.43	5,517.72	5,256.41	5,503.14	5,549.97	6,603.41	5,439.57	6,030.26
Nonprofit	5,918.44	5,533.70	6,798.25	5,577.72	6,173.47	5,835.39	6,018.79	5,903.52
Unknown	5,539.96	*****	6,720.00 *	*****	5,949.18	5,504.88	6,720.00 *	5,537.00
Age of firm								
Less than 5 years	5,623.26	5,372.16	5,620.24	5,396.11	5,941.30	5,726.52	5,373.95	5,788.20
5-9 years	5,343.62	5,865.87	5,695.93	5,385.57	4,616.31	5,255.79	5,695.93	5,036.40
10-19 years	5,642.57	6,442.81	5,566.24	5,546.95	5,398.98	5,458.72	5,834.58	5,470.17
20 or more years	5,788.22	5,902.19	6,218.25	5,734.20	5,832.24	5,715.07	5,957.74	5,751.33
Unknown	5,821.75	5,342.54 *	5,095.93	5,139.58	6,008.89	5,819.34	5,244.60	5,824.20
Multi/single status								
2 or more locations	5,760.19	6,505.34	5,643.84	5,897.49	5,709.90	5,759.35	6,078.21	5,752.53
1 location only	5,722.03	5,898.51	5,922.92	5,540.79	5,729.04	5,225.11	5,793.69	5,620.01
Percent full-time employees								
Less than 25%	5,790.29	6,707.68	6,620.59	6,351.40	5,153.34	5,600.77	6,583.75	5,467.22
25-49%	5,852.29	6,473.04	5,060.85	6,158.11	5,881.66	5,813.59	5,711.87	5,876.37
50-74%	5,467.82	5,804.35	5,800.06	5,238.89	6,017.34	5,311.62	5,766.89	5,408.35
75% or more	5,775.73	5,928.14	5,927.80	5,638.72	5,689.76	5,790.86	5,821.15	5,765.41
Union presence								
No union employees	5,775.06	5,947.70	5,886.32	5,602.46	5,686.27	5,807.59	5,821.52	5,759.17
Has union employees	5,738.93	5,305.97	6,819.88	5,933.08	5,906.59	5,683.55	6,167.49	5,719.76
Unknown	5,618.15	6,309.99	4,039.27	5,213.74	5,337.48	5,659.94	4,954.82	5,644.23
Percent low wage employees								
50% or more low wage	5,450.12	5,881.25	6,005.17	5,217.00	5,219.39	5,350.19	5,740.57	5,279.28
Less than 50% low wage	5,735.06	5,909.54	5,918.12	5,646.44	5,716.43	5,695.34	5,825.64	5,700.47
Unknown	5,783.45	6,586.25	5,205.56	5,247.20	5,839.58	5,784.86	5,729.80	5,784.46

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.1.a(1999) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.33	240.95	166.78	90.99	115.15	73.88	111.01	62.86
Industry group								
Agric., fish., forest.	917.04	987.88	1,130.68	1,114.89	1,002.89	1,819.35	417.70	1,117.65
Mining	1,610.35	*****	2,071.92 *	2,200.95 *	1,720.72 *	2,004.86	2,071.92 *	1,645.30
Construction	182.88	311.72	200.20	321.80	828.71	963.69	220.36	139.37
Manufacturing	98.49	551.93	215.75	124.84	221.33	133.79	173.94	119.17
Transp., commu., util.	172.64	334.40	978.49	313.96	698.74	171.76	165.20	166.12
Wholesale trade	150.73	655.00	369.19	311.56	251.41	275.86	412.08	193.48
Retail trade	38.78	211.41	446.46	230.96	226.07	72.88	203.52	83.25
Fin., ins., real est.	113.18	608.88	500.66	217.93	141.67	97.16	483.18	87.64
Services	114.50	243.46	228.32	128.49	196.27	159.74	115.97	124.76
Ownership								
For profit, incorporated	64.69	231.32	165.04	108.01	137.12	71.57	105.94	72.16
For profit, unincorporated	150.57	274.31	258.34	249.10	360.40	466.66	190.46	248.91
Nonprofit	111.86	409.74	320.42	204.56	111.20	175.34	200.53	127.19
Unknown	254.87	*****	2,125.05 *	*****	934.76	277.01	2,125.05 *	255.02
Age of firm								
Less than 5 years	196.67	456.81	264.57	196.45	499.19	274.17	346.15	147.11
5-9 years	188.05	303.18	280.51	249.90	361.56	184.55	195.01	257.24
10-19 years	141.88	383.77	234.66	227.79	300.22	174.51	219.70	96.74
20 or more years	71.68	170.23	196.78	90.81	142.37	83.52	96.34	72.39
Unknown	78.82	1,689.46 *	1,332.49	470.41	210.78	80.80	1,136.75	80.25
Multi/single status								
2 or more locations	65.49	1,000.92	184.28	242.21	122.60	70.03	143.28	66.63
1 location only	95.35	248.19	177.77	110.70	212.33	511.57	114.08	171.03
Percent full-time employees								
Less than 25%	169.29	785.18	1,258.96	894.07	424.97	583.97	739.55	223.50
25-49%	223.78	628.93	648.63	311.78	466.16	271.20	280.04	275.12
50-74%	171.91	225.64	297.05	200.96	381.22	244.93	170.66	215.39
75% or more	65.56	267.88	172.48	90.65	133.84	73.59	125.07	68.08
Union presence								
No union employees	64.31	248.12	157.17	83.52	119.73	52.82	119.89	56.04
Has union employees	109.88	964.70	828.04	306.19	254.25	128.13	295.31	112.29
Unknown	146.45	995.70	801.50	1,248.21	112.59	148.18	431.46	142.95
Percent low wage employees								
50% or more low wage	192.50	753.36	812.76	255.41	411.67	282.14	300.78	288.69
Less than 50% low wage	67.96	243.40	167.18	94.30	121.60	99.04	114.17	73.90
Unknown	77.58	877.00	1,035.31	241.99	116.03	79.35	453.61	78.19

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.1.b(1999) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,128.34	5,820.03	6,500.21	6,016.32	6,144.93	6,143.24	6,133.08	6,127.31
Industry group								
Agric., fish., forest.	5,756.80	5,364.41	5,713.40	4,857.95	7,159.78	4,712.50	5,020.28	6,233.14
Mining	6,373.75	5,014.21	9,152.91	5,610.74	6,282.67	6,371.27	7,480.11	6,266.13
Construction	5,693.86	5,620.59	6,029.04	5,337.32	5,660.58	6,499.27	5,671.28	5,725.20
Manufacturing	5,965.69	5,732.45	6,184.69	5,695.44	5,641.91	6,130.73	5,975.23	5,964.94
Transp., commu., util.	6,075.65	5,991.30	5,563.50	6,240.44	6,849.37	5,950.24	6,082.40	6,075.11
Wholesale trade	6,309.20	5,968.50	7,461.29	6,278.49	6,336.61	6,149.76	6,805.80	6,170.51
Retail trade	5,875.62	5,626.83	6,223.98	6,165.51	6,059.75	5,766.55	6,032.93	5,846.33
Fin., ins., real est.	6,442.53	6,062.49	7,399.52	6,802.47	6,606.74	6,324.00	6,724.39	6,376.69
Services	6,307.07	5,846.53	6,424.97	6,153.34	6,428.99	6,376.73	6,075.01	6,382.30
Unknown	5,820.00 *	5,820.00 *	*****	*****	*****	*****	5,820.00 *	*****
Ownership								
For profit, incorporated	6,101.41	5,813.45	6,485.27	5,989.82	6,034.31	6,136.57	6,134.01	6,094.10
For profit, unincorporated	6,361.89	6,001.44	6,469.37	6,213.95	6,488.99	6,464.30	6,266.41	6,407.12
Nonprofit	6,157.61	5,627.58	6,688.13	6,131.99	6,487.86	6,037.46	5,993.80	6,188.52
Unknown	6,217.02	6,016.44	6,720.00 *	*****	6,017.06	6,237.01	6,120.14	6,217.21
Age of firm								
Less than 5 years	5,871.26	5,681.29	5,998.68	5,315.93	5,936.15	6,532.92	5,839.26	5,899.19
5-9 years	6,027.43	5,828.78	6,137.09	6,193.58	6,072.85	5,807.24	5,960.87	6,105.05
10-19 years	6,173.42	5,859.23	6,525.88	5,954.93	6,115.43	6,526.81	6,074.31	6,243.47
20 or more years	6,089.26	5,847.58	6,695.05	6,092.84	6,169.55	5,974.36	6,281.11	6,042.95
Unknown	6,207.69	5,694.14	5,881.79	6,077.52	6,157.95	6,211.23	5,777.94	6,208.16
Multi/single status								
2 or more locations	6,147.86	6,159.58	6,661.00	6,158.22	6,177.21	6,134.04	6,345.94	6,142.10
1 location only	6,075.83	5,807.59	6,480.55	5,959.07	6,074.43	6,652.52	6,105.56	6,033.41
Percent full-time employees								
Less than 25%	5,720.01	6,329.78	7,236.38	5,215.16	6,062.18	5,516.16	5,861.63	5,670.50
25-49%	5,957.31	6,070.03	6,026.97	6,318.78	6,328.80	5,789.57	6,213.34	5,903.21
50-74%	5,977.44	5,349.01	5,874.53	5,648.49	6,133.73	6,090.12	5,486.42	6,100.57
75% or more	6,151.95	5,871.49	6,567.64	6,042.69	6,142.55	6,166.54	6,202.09	6,141.14
Union presence								
No union employees	6,120.82	5,830.64	6,546.49	6,041.23	6,136.04	6,119.91	6,174.39	6,105.06
Has union employees	6,223.08	6,021.20	5,950.73	5,820.40	6,157.98	6,297.20	5,876.94	6,254.00
Unknown	6,000.10	4,984.65	6,333.08	6,107.74	6,272.98	5,995.77	5,304.18	6,022.88
Percent low wage employees								
50% or more low wage	6,043.48	5,910.59	5,584.89	5,951.99	7,012.34	5,182.68	5,759.37	6,136.49
Less than 50% low wage	6,064.16	5,802.16	6,509.78	6,005.08	6,093.98	6,024.84	6,134.06	6,035.77
Unknown	6,230.48	6,412.52	7,374.63	6,413.46	6,301.53	6,221.74	6,522.25	6,227.46

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.1.b(1999) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.05	98.82	63.18	84.53	53.18	62.56	40.78	46.09
Industry group								
Agric., fish., forest.	366.65	206.43	388.86	632.85	1,243.73	999.10	320.84	419.48
Mining	355.96	1,411.49	2,610.38	1,400.75	1,002.82	446.96	1,822.47	322.87
Construction	99.87	186.84	313.42	103.57	211.45	285.05	115.98	134.29
Manufacturing	95.08	324.25	331.50	147.06	130.28	162.16	162.66	101.28
Transp., commu., util.	130.67	385.97	431.95	320.22	499.06	195.84	324.63	145.05
Wholesale trade	163.80	423.41	481.32	367.66	219.07	259.47	275.24	181.79
Retail trade	70.08	155.13	282.23	209.87	259.91	152.69	136.69	85.46
Fin., ins., real est.	148.12	251.16	467.71	285.87	289.20	193.04	319.99	141.21
Services	73.16	136.16	214.15	213.43	144.23	141.03	143.85	89.86
Unknown	1,840.45 *	1,840.45 *	*****	*****	*****	*****	1,840.45 *	*****
Ownership								
For profit, incorporated	44.16	101.79	81.99	102.95	89.85	51.93	70.43	46.69
For profit, unincorporated	168.14	229.34	437.42	273.06	256.05	365.14	213.85	241.64
Nonprofit	159.40	361.04	443.79	370.46	175.23	284.02	207.19	178.71
Unknown	144.94	1,554.04	2,125.05 *	*****	410.14	134.97	1,581.83	145.55
Age of firm								
Less than 5 years	154.97	153.54	175.97	372.35	327.40	372.55	112.72	269.09
5-9 years	155.51	182.38	357.93	136.10	299.61	755.18	172.01	207.92
10-19 years	96.09	146.17	191.00	180.14	141.05	346.71	113.86	115.53
20 or more years	78.78	229.30	105.99	129.13	93.17	149.26	93.76	90.40
Unknown	59.48	1,598.12	1,256.90	441.66	220.00	63.93	883.10	59.67
Multi/single status								
2 or more locations	56.04	403.23	306.45	122.66	58.41	62.96	128.33	56.19
1 location only	63.58	99.26	66.88	100.46	204.77	236.09	41.48	164.69
Percent full-time employees								
Less than 25%	130.41	635.25	1,267.60	275.43	339.65	145.41	482.36	164.02
25-49%	79.90	220.97	274.18	411.82	217.85	140.27	150.49	108.59
50-74%	75.07	325.92	458.64	208.54	276.83	80.38	221.64	83.75
75% or more	46.34	106.06	81.48	92.92	53.79	70.14	57.40	50.97
Union presence								
No union employees	35.92	89.26	66.31	95.24	64.59	63.48	39.38	49.00
Has union employees	156.46	301.10	494.76	215.02	211.18	162.04	227.58	153.14
Unknown	135.82	637.77	1,564.69	663.33	271.33	133.47	384.46	130.40
Percent low wage employees								
50% or more low wage	256.17	509.54	403.07	332.77	410.63	214.27	412.52	259.78
Less than 50% low wage	55.32	103.69	65.11	89.13	70.32	137.40	40.96	70.22
Unknown	49.84	332.30	1,400.93	277.71	230.82	57.17	220.97	50.33

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.1.c(1999) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,465.75	6,086.99	6,499.84	6,243.78	6,510.77	6,538.60	6,287.10	6,508.12
Industry group								
Agric., fish., forest.	5,920.19	5,150.92	4,018.42	7,734.20	5,319.38	7,061.14	5,085.94	6,839.68
Mining	5,365.29	6,385.20	*****	6,119.99	3,085.34	5,471.08	6,341.71	5,333.12
Construction	6,070.41	6,213.85	4,546.84	6,684.54	6,675.94	5,463.21	5,899.25	6,511.23
Manufacturing	6,299.41	5,985.65	6,527.42	5,690.41	6,753.39	6,228.36	5,972.71	6,316.61
Transp., commu., util.	6,725.07	6,048.00	7,271.79	7,488.50	7,149.19	6,533.64	6,916.09	6,693.91
Wholesale trade	6,820.56	6,332.32	5,261.93	6,071.89	6,764.42	7,217.57	5,784.41	7,040.13
Retail trade	5,799.66	7,493.35	6,340.58	6,269.27	4,899.03	5,645.25	6,972.50	5,522.86
Fin., ins., real est.	7,245.87	8,746.46	9,144.82	6,215.39	7,318.72	7,095.92	8,187.69	7,063.06
Services	6,822.29	5,596.71	7,080.41	6,119.56	6,474.77	7,437.53	6,138.64	7,112.27
Ownership								
For profit, incorporated	6,317.65	6,419.22	6,195.21	6,228.44	6,595.33	6,273.00	6,355.44	6,309.98
For profit, unincorporated	6,205.44	5,426.80	8,654.89	6,392.08	5,876.21	6,755.57	5,982.28	6,477.50
Nonprofit	7,178.47	5,788.85	6,939.61	6,277.42	6,391.51	8,364.72	6,266.88	7,526.51
Unknown	7,283.46	*****	6,529.00 *	6,224.33	6,116.73	7,332.94	6,529.00 *	7,289.43
Age of firm								
Less than 5 years	6,473.83	6,109.86	7,457.41	5,873.96	6,281.39	6,622.26	6,432.39	6,523.23
5-9 years	6,305.77	6,521.81	5,480.69	4,748.27	9,472.10	6,639.26	5,784.80	7,089.18
10-19 years	6,364.58	6,145.89	7,421.86	5,960.06	6,347.43	6,574.96	6,366.21	6,362.61
20 or more years	6,364.46	5,888.66	6,163.47	6,531.73	6,453.36	6,373.71	6,250.68	6,391.39
Unknown	6,634.48	3,032.59	7,006.59	11,003.23	5,951.47	6,635.71	9,512.71	6,612.82
Multi/single status								
2 or more locations	6,512.43	9,244.53	7,408.44	5,866.92	6,519.25	6,536.38	6,355.89	6,519.02
1 location only	6,320.74	6,046.48	6,370.69	6,463.50	6,489.52	6,720.85	6,274.04	6,412.06
Percent full-time employees								
Less than 25%	6,241.44	7,534.79	4,689.50	5,721.80	8,603.99	5,351.87	6,701.22	6,076.99
25-49%	5,238.62	5,911.78	5,251.27	5,823.41	4,389.43	5,335.14	5,836.01	5,123.10
50-74%	5,457.01	5,671.40	6,725.36	5,932.49	5,498.09	5,160.38	6,067.47	5,246.73
75% or more	6,606.80	6,130.40	6,546.29	6,276.49	6,662.53	6,713.78	6,323.58	6,671.72
Union presence								
No union employees	6,121.97	5,940.67	6,454.08	5,948.63	6,267.91	6,103.54	6,099.45	6,130.76
Has union employees	6,794.89	6,994.07	7,326.68	6,676.11	6,969.11	6,755.88	6,686.38	6,806.34
Unknown	7,091.92	10,200.85	5,890.89 *	8,675.39	7,100.96	7,011.69	8,692.76	7,010.72
Percent low wage employees								
50% or more low wage	5,374.15	6,464.40	5,548.98	5,924.04	3,804.18	5,510.32	6,485.13	4,778.06
Less than 50% low wage	6,358.22	6,090.07	6,502.16	6,140.47	6,745.62	6,274.89	6,228.88	6,418.17
Unknown	6,669.85	4,055.34	7,125.09	9,849.96	5,224.84	6,693.61	8,032.77	6,652.76

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.1.c(1999) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.62	226.72	339.55	198.49	170.80	121.55	149.74	81.09
Industry group								
Agric., fish., forest.	656.90	437.99	1,044.25	2,170.99	1,517.21	1,760.96	443.18	1,405.91
Mining	911.63	1,828.69	*****	1,709.46	874.69	1,226.17	1,689.22	1,065.65
Construction	288.17	325.23	644.45	808.98	1,058.25	1,546.94	333.74	344.14
Manufacturing	278.86	1,143.16	846.89	521.59	341.20	318.47	610.19	278.88
Transp., commu., util.	307.14	1,144.37	1,654.74	1,167.68	489.29	424.24	455.48	362.42
Wholesale trade	505.39	1,309.90	1,276.79	1,082.97	526.62	709.95	1,096.23	565.06
Retail trade	184.71	824.12	522.04	413.92	412.14	278.31	302.13	234.82
Fin., ins., real est.	210.85	1,568.55	1,424.84	532.41	1,739.01	229.96	543.30	199.21
Services	251.39	249.64	466.97	248.01	561.90	362.38	259.78	301.19
Ownership								
For profit, incorporated	124.45	280.40	293.96	242.94	180.47	207.72	148.02	159.64
For profit, unincorporated	382.44	293.68	1,696.11	1,234.41	1,160.49	442.13	413.92	441.21
Nonprofit	368.58	286.38	579.73	1,276.98	432.01	559.36	222.05	434.70
Unknown	558.25	*****	2,064.65 *	1,857.77	1,364.45	599.40	2,064.65 *	580.32
Age of firm								
Less than 5 years	358.43	720.65	1,024.04	467.41	1,045.75	1,024.23	517.28	370.04
5-9 years	538.83	304.14	943.44	712.99	1,862.72	900.31	414.22	837.02
10-19 years	332.95	568.68	424.98	424.01	549.62	963.84	333.47	477.32
20 or more years	190.55	300.46	298.32	156.28	296.02	338.02	154.99	222.20
Unknown	199.17	876.86	1,832.46	2,164.90	439.65	197.40	1,924.20	190.39
Multi/single status								
2 or more locations	114.02	2,501.33	816.41	508.76	150.31	123.24	694.63	108.05
1 location only	174.19	176.84	308.77	172.11	525.28	891.43	133.81	321.21
Percent full-time employees								
Less than 25%	399.75	1,517.20	1,112.92	1,154.95	1,178.97	978.83	700.77	504.30
25-49%	189.46	784.42	467.65	483.52	753.27	177.85	345.27	201.83
50-74%	167.70	304.84	398.00	770.70	879.33	304.09	330.55	294.86
75% or more	85.19	260.90	377.31	231.70	179.54	142.72	183.42	93.89
Union presence								
No union employees	149.17	258.80	344.12	179.78	198.43	279.20	163.47	203.86
Has union employees	216.16	1,298.63	1,449.24	785.26	632.39	302.01	394.98	286.78
Unknown	352.58	2,493.23	1,771.16 *	1,997.54	1,528.06	383.91	1,935.13	361.02
Percent low wage employees								
50% or more low wage	349.24	603.76	635.07	1,362.99	838.48	455.09	547.48	415.85
Less than 50% low wage	130.35	250.94	345.98	146.59	184.86	268.97	154.73	163.75
Unknown	159.70	755.09	1,527.64	1,752.75	640.55	167.94	1,038.50	156.71

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2(1999) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,438.44	1,356.92	1,888.76	1,819.09	1,607.91	1,272.21	1,656.36	1,389.96
Industry group								
Agric., fish., forest.	1,428.92	710.16	1,663.10	950.21 *	2,472.56	1,271.25	936.02	1,827.60
Mining	915.85	128.95 *	4,104.74	570.20 *	642.53 *	904.67 *	2,540.94	789.02
Construction	1,614.05	1,094.62	2,069.03	1,661.42	1,554.14	1,887.06	1,591.91	1,652.85
Manufacturing	1,127.90	1,334.46	1,517.62	1,454.38	1,296.99	998.08	1,515.88	1,092.34
Transp., commu., util.	1,013.99	1,115.90	1,480.37	1,933.61	1,676.37	808.81	1,440.94	970.16
Wholesale trade	1,489.04	1,294.47	1,396.16	1,872.88	1,437.36	1,434.62	1,477.14	1,492.37
Retail trade	1,752.97	1,560.95	2,140.75	2,417.13	2,115.16	1,522.42	2,038.18	1,692.50
Fin., ins., real est.	1,666.66	2,145.34	2,217.86	2,112.46	1,962.49	1,454.05	2,217.08	1,553.94
Services	1,630.27	1,278.89	2,012.58	1,876.39	1,741.68	1,546.07	1,595.56	1,640.28
Unknown	2,624.00 *	2,624.00 *	*****	*****	*****	*****	2,624.00 *	*****
Ownership								
For profit, incorporated	1,386.77	1,424.55	1,952.65	1,790.51	1,578.42	1,182.78	1,714.51	1,313.75
For profit, unincorporated	1,662.06	1,444.73	1,616.67	2,241.90	1,470.26	1,821.43	1,538.03	1,733.62
Nonprofit	1,550.85	834.76	1,625.08	1,836.45	1,817.37	1,446.73	1,373.54	1,584.82
Unknown	1,739.58	3,142.10	957.74 *	1,930.61 *	1,432.20	1,765.51	1,769.27 *	1,739.49
Age of firm								
Less than 5 years	1,622.90	1,617.24	1,865.96	1,875.81	1,300.98	1,581.41	1,758.18	1,510.50
5-9 years	1,682.87	1,308.51	2,195.82	2,212.89	1,442.10	1,190.31	1,836.85	1,515.92
10-19 years	1,722.28	1,460.80	2,106.76	2,008.23	1,854.63	1,173.47	1,810.78	1,651.89
20 or more years	1,412.24	1,185.89	1,682.48	1,660.01	1,588.11	1,222.86	1,486.29	1,394.92
Unknown	1,321.49	2,775.88	2,302.46	1,587.95	1,631.59	1,303.64	2,099.54	1,319.41
Multi/single status								
2 or more locations	1,352.96	1,916.22	2,144.22	1,765.93	1,566.36	1,272.25	1,802.17	1,339.87
1 location only	1,668.25	1,334.46	1,859.12	1,839.58	1,692.60	1,270.21	1,637.71	1,713.12
Percent full-time employees								
Less than 25%	1,580.63	877.41 *	1,576.60	1,618.20	1,848.63	1,622.52	1,130.99	1,742.54
25-49%	1,777.89	1,139.16	1,408.18	2,318.49	2,012.48	1,732.68	1,560.34	1,820.69
50-74%	1,644.50	1,304.25	1,911.36	1,983.51	2,030.40	1,504.49	1,574.19	1,661.56
75% or more	1,406.16	1,380.00	1,905.71	1,795.71	1,555.14	1,230.81	1,675.08	1,346.95
Union presence								
No union employees	1,603.56	1,430.84	1,911.11	1,908.64	1,743.54	1,429.19	1,724.93	1,565.29
Has union employees	921.97	509.42 *	1,495.45 *	1,220.27	1,044.17	865.57	1,059.45	911.31
Unknown	1,407.54	819.56	2,409.73	1,547.76	1,522.45	1,398.39	1,125.51	1,418.12
Percent low wage employees								
50% or more low wage	1,786.39	991.88	2,178.49	2,088.13	2,003.91	1,665.51	1,454.36	1,919.12
Less than 50% low wage	1,509.51	1,375.93	1,868.24	1,822.36	1,597.66	1,225.07	1,665.57	1,446.37
Unknown	1,312.73	1,199.67	2,673.76	1,505.04	1,578.96	1,294.38	1,533.71	1,309.89

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2(1999) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.33	72.12	77.73	54.82	41.64	44.76	41.54	37.10
Industry group								
Agric., fish., forest.	212.80	105.73	406.88	441.84 *	526.40	380.30	152.15	317.55
Mining	189.37	211.73 *	1,140.18	316.23 *	194.08 *	275.56 *	755.92	181.08
Construction	86.55	126.19	218.15	113.49	349.95	188.60	117.14	178.95
Manufacturing	39.47	270.18	248.28	67.81	51.74	50.06	74.12	39.71
Transp., commu., util.	58.19	220.06	189.56	253.16	479.88	64.17	98.18	65.20
Wholesale trade	127.68	280.79	211.51	237.86	74.68	210.51	98.02	158.57
Retail trade	49.39	180.52	177.62	110.82	131.72	58.93	82.23	64.27
Fin., ins., real est.	62.44	276.14	493.68	319.95	162.39	67.12	209.54	73.01
Services	64.18	55.23	149.61	142.14	97.38	80.47	72.72	70.51
Unknown	829.78 *	829.78 *	*****	*****	*****	*****	829.78 *	*****
Ownership								
For profit, incorporated	25.43	100.13	75.17	47.62	38.32	39.56	42.77	32.07
For profit, unincorporated	121.83	85.25	250.56	217.77	259.92	134.53	65.75	190.71
Nonprofit	82.27	119.00	293.31	204.93	85.65	118.63	155.41	78.98
Unknown	171.72	919.16	302.86 *	582.75 *	156.10	179.81	562.08 *	171.83
Age of firm								
Less than 5 years	97.14	77.98	108.80	86.68	271.53	252.09	53.58	184.26
5-9 years	96.15	92.09	279.83	160.43	223.71	167.02	132.49	136.86
10-19 years	74.53	205.32	112.36	112.97	164.82	144.48	91.93	81.70
20 or more years	24.83	86.13	104.84	56.01	58.79	41.83	46.70	31.10
Unknown	56.59	732.06	491.54	260.47	97.67	57.39	319.87	56.61
Multi/single status								
2 or more locations	41.25	163.24	263.77	95.81	47.46	44.01	181.10	39.71
1 location only	36.47	75.89	82.83	40.44	88.83	220.25	49.01	61.60
Percent full-time employees								
Less than 25%	129.42	298.02 *	421.25	259.84	175.39	179.87	197.52	125.74
25-49%	85.27	319.62	183.94	247.14	207.94	80.89	173.98	87.29
50-74%	51.05	72.97	188.87	157.51	113.51	100.61	58.65	64.27
75% or more	30.92	94.59	95.59	60.34	47.44	46.63	52.33	37.06
Union presence								
No union employees	25.97	70.99	75.82	49.67	39.31	46.16	33.97	34.33
Has union employees	53.55	207.06 *	473.61 *	203.02	91.59	40.70	251.94	44.93
Unknown	87.80	209.89	481.41	370.06	184.23	106.72	145.19	95.47
Percent low wage employees								
50% or more low wage	130.50	206.60	276.00	220.33	233.05	163.63	136.44	137.77
Less than 50% low wage	24.99	76.01	78.09	62.59	35.37	44.15	39.19	31.57
Unknown	46.37	355.92	417.12	325.88	101.30	45.53	257.59	46.68

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2.a(1999) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,460.24	1,686.95	2,047.08	1,965.55	1,665.27	1,227.37	1,879.13	1,366.68
Industry group								
Agric., fish., forest.	1,854.40	863.59 *	3,446.93	1,977.91 *	1,726.52	2,060.03	1,648.35	2,141.43
Mining	1,375.66	*****	3,931.00 *	*****	1,998.87 *	1,618.19	3,931.00 *	1,191.50
Construction	1,820.79	1,469.96	2,389.32	1,776.74	1,569.71 *	2,249.51	1,826.34	1,805.44
Manufacturing	1,215.97	1,931.08	1,455.18	1,669.63	1,336.58	1,045.96	1,738.47	1,139.39
Transp., commu., util.	1,035.59	1,293.21	1,802.19	1,831.19	1,509.60 *	878.18	1,472.24	974.76
Wholesale trade	1,314.55	1,237.22 *	1,841.28	2,017.92	1,692.73	962.65	1,598.47	1,226.40
Retail trade	1,879.94	1,545.06	2,194.52	2,464.80	2,307.49	1,636.52	2,212.46	1,793.62
Fin., ins., real est.	1,608.84	2,823.54	2,245.70	1,869.72	1,869.87	1,392.21	2,488.44	1,473.46
Services	1,538.23	1,581.07	2,146.27	2,150.26	1,719.60	1,317.85	1,859.58	1,474.58
Ownership								
For profit, incorporated	1,429.58	1,872.07	2,150.20	1,938.41	1,611.69	1,169.55	1,987.90	1,302.43
For profit, unincorporated	1,530.24	1,559.16	1,077.70 *	2,441.65	1,197.42	1,594.28	1,448.70	1,584.82
Nonprofit	1,574.17	768.51	2,368.14	1,902.14	2,040.88	1,347.59	1,578.68	1,573.51
Unknown	1,525.20	*****	2,220.00 *	*****	1,029.29	1,561.96	2,220.00 *	1,523.46
Age of firm								
Less than 5 years	1,593.40	1,680.49	2,200.63	1,992.33	946.98 *	1,603.69	1,897.06	1,392.49
5-9 years	1,731.82	1,740.68	2,490.33	2,368.12	1,316.84	1,072.75 *	2,214.02	1,311.32
10-19 years	1,873.13	1,798.00	2,344.20	2,045.91	2,060.96	1,259.18	2,049.07	1,715.15
20 or more years	1,467.65	1,594.80	1,683.43	1,838.30	1,701.91	1,227.54	1,649.85	1,428.00
Unknown	1,237.28	2,133.07 *	3,084.48	2,320.22	1,610.95	1,213.43	2,826.06	1,230.53
Multi/single status								
2 or more locations	1,311.75	1,625.68	2,293.68	1,840.45	1,627.61	1,224.48	1,777.57	1,300.53
1 location only	1,838.14	1,690.68	2,023.70	2,001.39	1,725.78	1,335.85	1,889.48	1,765.04
Percent full-time employees								
Less than 25%	2,355.02	1,090.49 *	2,746.51 *	3,323.33	2,328.41	2,411.71	1,958.50 *	2,516.46
25-49%	1,877.46	1,506.99 *	1,272.17 *	2,739.92	1,934.20	1,776.76	1,796.83	1,891.28
50-74%	1,604.92	1,541.35	2,621.21	1,918.22	2,173.50	1,329.11	1,991.67	1,528.03
75% or more	1,424.87	1,715.86	2,008.01	1,932.83	1,599.31	1,193.73	1,869.90	1,323.84
Union presence								
No union employees	1,675.63	1,721.57	2,034.95	2,092.48	1,786.01	1,433.07	1,940.93	1,584.90
Has union employees	932.72	940.73 *	1,869.82 *	870.65 *	1,201.51	871.05	1,033.70 *	928.20
Unknown	1,255.60	1,041.40 *	3,000.00	1,390.98 *	1,498.07	1,216.93	1,356.37 *	1,251.64
Percent low wage employees								
50% or more low wage	1,582.64	828.25 *	2,525.20	1,620.00	1,857.13	1,419.94	1,424.54	1,675.64
Less than 50% low wage	1,586.15	1,726.47	1,997.74	1,999.17	1,654.02	1,249.07	1,898.58	1,466.82
Unknown	1,244.12	1,471.46	3,313.72	1,368.01 *	1,739.64	1,210.16	1,687.59	1,235.80

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2.a(1999) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.88	158.22	86.17	111.38	74.46	46.74	96.80	45.90
Industry group								
Agric., fish., forest.	329.65	582.72 *	994.48	684.37 *	457.07	501.98	406.41	529.96
Mining	309.92	*****	1,243.09 *	*****	632.10 *	361.89	1,243.09 *	266.89
Construction	189.21	195.23	331.59	256.73	518.37 *	470.36	205.60	347.43
Manufacturing	46.77	338.38	237.37	187.91	96.49	49.51	148.96	42.98
Transp., commu., util.	69.78	366.67	488.57	498.48	487.42 *	79.43	244.13	86.09
Wholesale trade	94.03	383.16 *	302.76	295.53	153.92	125.28	144.10	112.52
Retail trade	68.25	295.04	425.42	248.47	195.91	85.70	142.30	76.81
Fin., ins., real est.	126.74	456.80	587.48	281.60	131.80	95.35	414.28	86.48
Services	87.44	153.05	289.57	133.26	163.26	96.85	164.39	100.82
Ownership								
For profit, incorporated	24.37	195.54	65.06	120.00	89.94	42.12	98.90	36.44
For profit, unincorporated	184.12	184.99	529.08 *	313.68	349.02	208.86	129.31	255.48
Nonprofit	87.59	147.74	583.92	217.05	146.29	108.24	296.98	89.06
Unknown	183.09	*****	702.03 *	*****	307.07	196.87	702.03 *	183.39
Age of firm								
Less than 5 years	116.77	161.74	351.39	350.55	305.86 *	226.56	150.26	142.40
5-9 years	128.02	202.83	395.56	289.57	281.18	398.73 *	163.58	190.92
10-19 years	176.05	399.84	303.40	194.50	209.26	197.71	229.41	180.83
20 or more years	43.32	177.61	171.82	120.90	66.84	59.23	77.27	55.09
Unknown	55.79	674.54 *	865.18	645.96	210.12	54.03	737.37	55.17
Multi/single status								
2 or more locations	42.63	320.34	284.24	156.39	80.34	40.94	175.67	40.91
1 location only	63.22	171.10	103.67	113.88	159.65	386.37	105.27	123.15
Percent full-time employees								
Less than 25%	354.86	490.26 *	846.56 *	695.32	433.13	263.55	592.19 *	260.84
25-49%	137.33	509.92 *	426.76 *	442.53	348.49	141.03	350.30	153.40
50-74%	76.65	235.42	390.73	282.46	190.83	105.14	149.65	97.41
75% or more	32.45	185.96	103.57	109.33	75.97	45.04	118.32	45.54
Union presence								
No union employees	36.10	164.65	94.15	91.94	80.48	68.59	86.28	54.49
Has union employees	67.87	642.34 *	690.24 *	294.56 *	157.74	66.20	332.18 *	62.42
Unknown	101.86	425.40 *	699.02	471.90 *	324.47	106.37	436.19 *	106.52
Percent low wage employees								
50% or more low wage	138.58	251.42 *	677.20	289.34	386.94	195.39	240.47	193.03
Less than 50% low wage	42.32	168.05	100.81	106.87	70.27	69.60	95.35	63.28
Unknown	40.78	343.98	649.73	581.58 *	249.39	41.50	502.42	42.41

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2.b(1999) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,461.62	1,275.34	1,889.35	1,846.80	1,614.46	1,301.42	1,648.54	1,420.62
Industry group								
Agric., fish., forest.	1,479.41	838.73	1,264.15 *	732.29 *	2,643.59	1,041.20	819.86	1,905.97
Mining	1,174.34	203.95 *	4,143.53	982.10 *	680.98 *	1,246.00 *	2,729.60	1,023.06
Construction	1,637.76	837.12	1,923.00	1,868.57	1,631.53	1,892.14	1,585.96	1,709.67
Manufacturing	1,138.83	1,002.24 *	1,761.45	1,353.18	1,287.45	1,028.33	1,425.62	1,116.28
Transp., commu., util.	999.70	1,154.86	1,551.54	1,886.99	1,726.84	780.27	1,548.59	955.86
Wholesale trade	1,462.80	1,460.10 *	1,198.43	1,795.98	1,372.63	1,439.60	1,481.46	1,457.59
Retail trade	1,779.99	1,509.44	2,301.91	2,619.30	2,143.16	1,515.75	2,081.98	1,723.76
Fin., ins., real est.	1,714.15	1,867.95	2,338.19	2,215.00	1,998.26	1,487.49	2,199.16	1,600.85
Services	1,696.07	1,232.48	1,978.26	1,895.85	1,780.73	1,662.15	1,575.87	1,735.04
Unknown	2,624.00 *	2,624.00 *	*****	*****	*****	*****	2,624.00 *	*****
Ownership								
For profit, incorporated	1,423.78	1,290.63	1,965.67	1,821.32	1,581.32	1,233.76	1,686.34	1,364.93
For profit, unincorporated	1,677.67	1,503.15	1,730.73	2,055.38	1,607.32	1,715.05	1,610.72	1,709.39
Nonprofit	1,551.61	897.00	1,275.14	1,949.68	1,793.24	1,461.85	1,390.89	1,581.94
Unknown	1,601.63	3,142.10	2,220.00 *	*****	1,528.47	1,605.82	3,006.19	1,598.86
Age of firm								
Less than 5 years	1,703.02	1,582.36	1,881.25	1,827.00	1,444.42	1,910.18	1,738.13	1,672.38
5-9 years	1,722.69	1,207.38	2,086.11	2,328.73	1,412.06	1,374.23	1,767.94	1,669.92
10-19 years	1,711.00	1,364.67	2,049.39	2,098.59	1,859.23	1,094.46	1,808.88	1,641.81
20 or more years	1,437.85	1,101.83	1,753.40	1,663.42	1,573.14	1,260.98	1,505.23	1,421.59
Unknown	1,345.50	3,194.59 *	1,437.25	1,469.47	1,710.95	1,324.65	1,875.95	1,344.93
Multi/single status								
2 or more locations	1,390.60	2,208.30	2,314.90	1,877.35	1,561.04	1,303.84	2,010.77	1,372.57
1 location only	1,652.74	1,241.17	1,837.32	1,834.48	1,731.14	1,167.13	1,601.71	1,725.54
Percent full-time employees								
Less than 25%	1,266.19	713.76 *	863.00 *	1,411.20	1,539.69	1,258.16	929.10	1,384.03
25-49%	1,798.27	1,296.93	1,505.95	2,072.72	2,344.62	1,705.91	1,607.55	1,838.56
50-74%	1,749.25	1,303.92	1,482.18	2,072.45	2,053.85	1,697.80	1,443.90	1,825.83
75% or more	1,427.07	1,281.70	1,944.46	1,833.23	1,558.44	1,251.22	1,682.62	1,372.00
Union presence								
No union employees	1,611.84	1,367.85	1,931.85	1,897.13	1,753.66	1,446.34	1,705.21	1,584.38
Has union employees	925.43	468.86 *	1,333.59 *	1,418.55	935.56	876.14	1,151.97	905.19
Unknown	1,424.78	783.03 *	2,348.02	2,307.74	1,614.11	1,402.35	1,231.96	1,431.09
Percent low wage employees								
50% or more low wage	1,915.18	1,358.91	2,168.19	2,275.45	2,200.23	1,534.68	1,727.08	1,976.76
Less than 50% low wage	1,530.11	1,279.84	1,879.32	1,842.67	1,596.73	1,262.21	1,650.06	1,481.39
Unknown	1,335.25	994.21 *	2,231.22	1,601.55	1,580.58	1,318.45	1,492.62	1,333.63

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2.b(1999) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.63	72.15	101.95	68.73	53.04	60.87	48.27	49.06
Industry group								
Agric., fish., forest.	222.14	246.14	490.27 *	422.77 *	578.68	204.46	189.90	299.09
Mining	210.64	210.01 *	1,230.47	347.99 *	206.75 *	376.41 *	785.36	197.19
Construction	91.63	101.29	256.03	162.58	376.15	206.39	124.19	188.69
Manufacturing	58.48	386.90 *	252.64	88.88	73.60	78.67	167.13	61.46
Transp., commu., util.	73.72	220.11	391.94	410.12	506.28	89.73	148.54	82.29
Wholesale trade	170.42	457.77 *	254.05	241.33	85.71	246.98	103.28	201.68
Retail trade	49.78	187.06	204.77	114.63	129.27	55.88	96.23	69.30
Fin., ins., real est.	73.05	207.04	634.65	347.34	179.38	86.56	227.56	91.22
Services	69.89	82.97	178.75	162.14	113.12	81.36	88.44	69.27
Unknown	829.78 *	829.78 *	*****	*****	*****	*****	829.78 *	*****
Ownership								
For profit, incorporated	37.88	92.77	109.56	66.37	61.94	56.57	47.27	44.77
For profit, unincorporated	123.75	129.34	366.22	201.52	270.90	146.22	123.54	180.59
Nonprofit	112.18	192.72	236.73	239.55	131.81	153.94	192.96	107.41
Unknown	95.79	919.16	702.03 *	*****	153.57	103.58	855.20	96.03
Age of firm								
Less than 5 years	100.22	141.82	76.74	155.96	277.59	338.29	80.44	225.16
5-9 years	155.51	118.27	341.80	179.00	248.93	408.70	138.97	210.24
10-19 years	47.32	182.87	175.17	94.99	159.09	128.02	106.33	74.77
20 or more years	39.87	73.29	128.79	98.21	83.76	63.92	62.63	45.48
Unknown	74.20	971.15 *	358.01	321.66	117.73	78.66	506.46	74.33
Multi/single status								
2 or more locations	53.77	361.53	313.00	121.19	57.62	62.60	206.47	52.37
1 location only	37.80	70.78	108.47	61.68	108.16	124.48	52.23	55.59
Percent full-time employees								
Less than 25%	132.73	351.90 *	474.09 *	323.88	360.08	192.33	232.68	148.35
25-49%	104.25	350.15	247.45	213.39	296.38	97.93	172.75	103.43
50-74%	65.92	147.12	312.88	181.63	80.82	99.93	90.06	71.75
75% or more	45.28	97.83	126.08	82.70	60.50	61.91	56.23	49.22
Union presence								
No union employees	36.35	72.44	99.99	58.96	41.84	60.19	31.49	42.45
Has union employees	78.98	320.65 *	502.89 *	267.27	124.20	71.12	314.07	68.85
Unknown	94.78	451.75 *	623.51	321.97	202.01	107.34	197.80	94.27
Percent low wage employees								
50% or more low wage	125.79	336.38	228.25	302.62	254.82	137.17	194.41	132.22
Less than 50% low wage	31.31	74.47	102.13	75.21	45.49	51.30	46.22	35.92
Unknown	68.30	435.74 *	580.84	303.63	120.12	68.65	311.11	68.13

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2.c(1999) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,253.50	1,002.01	1,442.89	1,239.29	1,394.27	1,237.48	1,149.15	1,278.25
Industry group								
Agric., fish., forest.	749.97 *						425.08	1,108.06 *
Mining	55.57 *						*****	57.40 *
Construction	996.61						1,059.36 *	835.00 *
Manufacturing	907.52						1,022.36	901.47
Transp., commu., util.	1,049.76						966.27 *	1,063.38
Wholesale trade	2,157.80						998.19 *	2,403.53
Retail trade	1,346.56						1,455.12	1,320.94
Fin., ins., real est.	1,515.10		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.				1,456.69	1,526.44
Services	1,557.73						1,200.36	1,709.32
Ownership								
For profit, incorporated	1,073.18						1,126.16	1,062.43
For profit, unincorporated	1,934.94						1,451.57	2,524.22
Nonprofit	1,469.08						998.63	1,648.69
Unknown	2,731.03						85.00 *	2,751.94
Age of firm								
Less than 5 years	1,275.29						1,564.93	929.97 *
5-9 years	1,284.37						1,197.19	1,415.47
10-19 years	1,365.61						1,232.03	1,527.48
20 or more years	1,119.12						963.47	1,155.96
Unknown	1,381.48						1,360.12 *	1,381.64
Multi/single status								
2 or more locations	1,252.77						1,057.60 *	1,260.99
1 location only	1,255.78						1,166.52	1,430.36
Percent full-time employees								
Less than 25%	2,340.46						1,003.21 *	2,818.77
25-49%	1,470.80						871.46	1,586.69
50-74%	1,160.43						1,324.43	1,103.95
75% or more	1,241.69						1,139.82	1,265.03
Union presence								
No union employees	1,326.43						1,240.00	1,360.13
Has union employees	885.41						774.78	897.09
Unknown	1,613.58						576.55 *	1,666.18
Percent low wage employees								
50% or more low wage	1,465.30						578.91 *	1,940.90
Less than 50% low wage	1,172.58						1,172.12	1,172.80
Unknown	1,353.17						1,184.32	1,355.29

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.2.c(1999) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.45	141.69	175.23	137.86	176.32	115.08	84.83	82.17
Industry group								
Agric., fish., forest.	233.03 *						116.05	443.63 *
Mining	139.37 *						*****	230.01 *
Construction	285.84						515.69 *	412.07 *
Manufacturing	77.47						265.47	73.97
Transp., commu., util.	200.63						414.31 *	189.84
Wholesale trade	526.90						377.06 *	557.91
Retail trade	70.69						316.03	82.33
Fin., ins., real est.	139.03						317.00	141.21
Services	81.78						145.10	95.32
Ownership								
For profit, incorporated	55.65						105.68	65.34
For profit, unincorporated	213.30						162.88	362.81
Nonprofit	173.05						203.57	217.00
Unknown	682.51						26.88 *	676.32
Age of firm								
Less than 5 years	202.41						180.93	341.34 *
5-9 years	120.97						284.89	265.66
10-19 years	190.73						245.39	241.27
20 or more years	56.17						124.67	60.30
Unknown	156.06						435.88 *	161.33
Multi/single status								
2 or more locations	99.38						342.84 *	104.26
1 location only	81.29						81.58	151.41
Percent full-time employees								
Less than 25%	370.47						424.65 *	406.30
25-49%	152.90						237.33	171.72
50-74%	141.44						192.72	189.47
75% or more	86.49						71.64	96.76
Union presence								
No union employees	60.30						98.74	66.07
Has union employees	86.42						226.17	90.69
Unknown	278.79						346.42 *	295.94
Percent low wage employees								
50% or more low wage	277.26						261.72 *	297.17
Less than 50% low wage	72.53						81.31	86.97
Unknown	131.99						306.10	134.99

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.3(1999) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.7%	23.0%	29.9%	30.7%	26.5%	21.0%	27.3%	22.9%
Industry group								
Agric., fish., forest.	25.0%	13.1%	32.1%	19.1% *	36.6%	21.9%	18.5%	29.3%
Mining	14.5%	2.3% *	47.3%	9.5% *	10.8% *	14.3% *	35.0%	12.7%
Construction	28.8%	19.8%	36.5%	30.4%	27.5%	29.7%	28.6%	29.0%
Manufacturing	18.9%	22.1%	24.9%	25.6%	22.7%	16.4%	25.5%	18.3%
Transp., commu., util.	16.9%	19.3%	24.2%	31.4%	24.9%	13.7%	24.1%	16.1%
Wholesale trade	24.0%	21.2%	20.1%	30.6%	23.0%	23.5%	22.6%	24.4%
Retail trade	30.4%	26.3%	34.2%	40.7%	36.5%	26.9%	33.3%	29.7%
Fin., ins., real est.	26.1%	32.5%	30.3%	31.5%	30.2%	23.3%	32.3%	24.7%
Services	26.3%	22.1%	31.7%	31.0%	27.8%	24.8%	26.5%	26.3%
Unknown	45.1% *	45.1% *	*****	*****	*****	*****	45.1% *	*****
Ownership								
For profit, incorporated	23.0%	23.8%	31.1%	30.3%	26.4%	19.6%	28.2%	21.9%
For profit, unincorporated	26.9%	25.1%	25.9%	37.4%	23.5%	27.9%	25.7%	27.5%
Nonprofit	25.1%	14.9%	24.0%	30.5%	28.5%	23.5%	22.7%	25.5%
Unknown	28.0%	52.2%	14.5% *	31.0% *	23.8%	28.3%	27.7% *	28.0%
Age of firm								
Less than 5 years	27.7%	28.7%	30.4%	34.8%	21.9%	25.4%	30.4%	25.5%
5-9 years	28.9%	22.0%	37.0%	38.0%	24.9%	21.2%	31.3%	26.2%
10-19 years	28.5%	24.1%	33.5%	34.4%	31.0%	18.9%	30.0%	27.3%
20 or more years	23.4%	20.2%	25.9%	27.5%	26.0%	20.6%	24.0%	23.3%
Unknown	21.5%	57.5%	41.2%	23.4%	26.7%	21.2%	30.9%	21.4%
Multi/single status								
2 or more locations	22.2%	29.8%	33.0%	29.1%	25.7%	21.0%	28.7%	22.1%
1 location only	27.8%	22.8%	29.5%	31.3%	28.2%	20.8%	27.1%	28.8%
Percent full-time employees								
Less than 25%	27.3%	13.3% *	23.9%	29.8%	30.6%	29.5%	18.6%	30.7%
25-49%	30.5%	18.6%	24.8%	37.2%	34.0%	30.2%	25.9%	31.4%
50-74%	28.5%	23.7%	32.1%	35.9%	33.5%	26.2%	27.9%	28.7%
75% or more	23.1%	23.3%	29.9%	30.1%	25.6%	20.1%	27.4%	22.1%
Union presence								
No union employees	26.6%	24.3%	30.1%	32.3%	28.9%	23.7%	28.4%	26.0%
Has union employees	15.0%	8.5% *	23.7%	20.4%	16.8%	14.1%	17.4%	14.8%
Unknown	23.2%	14.1%	47.5%	24.3%	24.7%	23.0%	18.9%	23.3%
Percent low wage employees								
50% or more low wage	30.6%	16.4%	38.2%	36.3%	31.7%	31.7%	24.7%	33.0%
Less than 50% low wage	25.2%	23.4%	29.5%	30.8%	26.4%	20.6%	27.5%	24.2%
Unknown	21.3%	19.1% *	42.7%	23.7%	25.8%	21.0%	24.0%	21.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.3(1999) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.29%	1.28%	1.03%	0.68%	0.63%	0.73%	0.54%
Industry group								
Agric., fish., forest.	3.08%	1.62%	8.81%	6.55% *	7.67%	3.75%	3.11%	3.17%
Mining	3.41%	5.08% *	13.10%	3.71% *	4.27% *	5.60% *	9.97%	3.47%
Construction	1.78%	3.36%	4.15%	2.94%	7.84%	4.44%	2.37%	3.14%
Manufacturing	0.55%	4.58%	3.42%	1.24%	1.06%	0.65%	1.49%	0.54%
Transp., commu., util.	0.98%	4.16%	3.69%	4.32%	5.45%	1.24%	1.72%	1.14%
Wholesale trade	1.69%	4.07%	3.81%	3.56%	1.70%	2.65%	1.57%	1.99%
Retail trade	1.06%	2.72%	3.15%	2.13%	1.66%	1.30%	1.11%	1.31%
Fin., ins., real est.	0.97%	3.66%	5.35%	3.88%	2.65%	0.85%	2.50%	1.09%
Services	1.05%	1.00%	1.77%	2.32%	1.61%	1.36%	1.14%	1.16%
Unknown	14.26% *	14.26% *	*****	*****	*****	*****	14.26% *	*****
Ownership								
For profit, incorporated	0.39%	1.65%	1.35%	0.88%	0.67%	0.57%	0.78%	0.47%
For profit, unincorporated	1.63%	1.65%	4.56%	3.56%	3.55%	2.03%	1.19%	2.62%
Nonprofit	1.34%	1.88%	3.88%	3.38%	1.15%	1.90%	2.48%	1.26%
Unknown	2.15%	15.25%	4.58% *	9.32% *	4.15%	2.20%	8.98% *	2.15%
Age of firm								
Less than 5 years	1.64%	1.67%	3.04%	2.68%	4.83%	3.50%	0.93%	2.87%
5-9 years	1.57%	1.58%	4.41%	2.55%	3.67%	2.54%	1.98%	2.37%
10-19 years	1.27%	2.90%	1.98%	2.13%	2.20%	1.95%	1.32%	1.54%
20 or more years	0.31%	1.77%	1.56%	1.16%	0.88%	0.53%	0.88%	0.41%
Unknown	0.95%	15.03%	9.12%	3.99%	2.31%	0.95%	7.07%	0.96%
Multi/single status								
2 or more locations	0.60%	4.19%	4.09%	1.73%	0.86%	0.62%	2.81%	0.57%
1 location only	0.63%	1.35%	1.33%	0.76%	1.54%	3.05%	0.84%	1.05%
Percent full-time employees								
Less than 25%	2.44%	6.10% *	5.83%	4.67%	3.69%	2.94%	4.07%	2.38%
25-49%	1.33%	4.77%	2.74%	3.62%	2.95%	1.50%	2.60%	1.41%
50-74%	0.77%	2.19%	2.63%	2.12%	2.27%	1.66%	1.33%	0.95%
75% or more	0.47%	1.71%	1.52%	1.09%	0.74%	0.65%	0.94%	0.53%
Union presence								
No union employees	0.45%	1.19%	1.34%	0.94%	0.62%	0.77%	0.61%	0.59%
Has union employees	0.87%	3.53% *	6.42%	3.39%	1.41%	0.68%	4.02%	0.73%
Unknown	1.16%	3.27%	11.09%	6.68%	3.43%	1.46%	2.66%	1.28%
Percent low wage employees								
50% or more low wage	1.73%	3.38%	4.35%	4.38%	3.41%	3.37%	2.63%	1.86%
Less than 50% low wage	0.42%	1.32%	1.24%	1.11%	0.58%	0.61%	0.67%	0.49%
Unknown	0.71%	6.80% *	7.02%	5.81%	2.14%	0.68%	4.34%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.3.a(1999) Percent of total premiums for exclusive-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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.4%	28.4%	34.7%	35.0%	29.1%	21.4%	32.3%	23.8%
Industry group								
Agric., fish., forest.	34.7%	14.7% *	82.4%	38.8% *	45.9%	29.8%	31.8%	38.5%
Mining	16.9%	*****	60.0% *	*****	36.7% *	18.3%	60.0% *	14.4%
Construction	34.8%	28.9%	44.9%	34.4%	29.6% *	36.8%	34.9%	34.6%
Manufacturing	21.0%	29.4%	24.8%	29.6%	24.7%	17.7%	29.6%	19.7%
Transp., commu., util.	18.4%	23.8% *	28.8%	34.9%	25.1% *	15.7%	26.8%	17.2%
Wholesale trade	23.3%	19.5% *	30.0%	36.1%	30.0%	17.5%	26.6%	22.1%
Retail trade	34.0%	26.9%	34.8%	45.2%	41.9%	30.0%	37.6%	32.9%
Fin., ins., real est.	26.6%	38.6%	36.5%	28.6%	31.3%	23.7%	36.0%	24.9%
Services	26.6%	27.4%	36.1%	37.5%	28.8%	23.0%	31.9%	25.5%
Ownership								
For profit, incorporated	25.0%	30.6%	36.6%	34.4%	28.9%	20.5%	34.0%	22.9%
For profit, unincorporated	26.4%	28.3%	20.5% *	44.4%	21.6% *	24.1%	26.6%	26.3%
Nonprofit	26.6%	13.9%	34.8%	34.1%	33.1%	23.1%	26.2%	26.7%
Unknown	27.5%	*****	33.0% *	*****	17.3% *	28.4%	33.0% *	27.5%
Age of firm								
Less than 5 years	28.3%	31.3%	39.2%	36.9%	15.9% *	28.0%	35.3%	24.1%
5-9 years	32.4%	29.7%	43.7%	44.0%	28.5%	20.4% *	38.9%	26.0%
10-19 years	33.2%	27.9%	42.1%	36.9%	38.2%	23.1%	35.1%	31.4%
20 or more years	25.4%	27.0%	27.1%	32.1%	29.2%	21.5%	27.7%	24.8%
Unknown	21.3%	39.9% *	60.5%	45.1%	26.8%	20.9%	53.9%	21.1%
Multi/single status								
2 or more locations	22.8%	25.0%	40.6%	31.2%	28.5%	21.3%	29.2%	22.6%
1 location only	32.1%	28.7%	34.2%	36.1%	30.1%	25.6%	32.6%	31.4%
Percent full-time employees								
Less than 25%	40.7%	16.3% *	41.5% *	52.3%	45.2%	43.1%	29.7% *	46.0%
25-49%	32.1%	23.3% *	25.1% *	44.5%	32.9%	30.6%	31.5%	32.2%
50-74%	29.4%	26.6%	45.2%	36.6%	36.1%	25.0%	34.5%	28.3%
75% or more	24.7%	28.9%	33.9%	34.3%	28.1%	20.6%	32.1%	23.0%
Union presence								
No union employees	29.0%	28.9%	34.6%	37.3%	31.4%	24.7%	33.3%	27.5%
Has union employees	16.3%	17.7% *	27.4% *	14.7% *	20.3%	15.3%	16.8% *	16.2%
Unknown	22.3%	16.5% *	74.3%	26.7% *	28.1%	21.5%	27.4% *	22.2%
Percent low wage employees								
50% or more low wage	29.0%	14.1% *	42.1%	31.1%	35.6%	26.5%	24.8%	31.7%
Less than 50% low wage	27.7%	29.2%	33.8%	35.4%	28.9%	21.9%	32.6%	25.7%
Unknown	21.5%	22.3%	63.7%	26.1% *	29.8%	20.9%	29.5%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.3.a(1999) Standard error for percent of total premiums for exclusive-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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	2.27%	1.47%	2.24%	1.50%	0.71%	1.43%	0.77%
Industry group								
Agric., fish., forest.	6.71%	7.45% *	22.29%	11.74% *	11.91%	7.33%	8.25%	7.75%
Mining	3.73%	*****	18.97% *	*****	11.62% *	3.92%	18.97% *	3.41%
Construction	3.68%	5.26%	5.98%	5.82%	8.98% *	8.26%	4.10%	6.37%
Manufacturing	0.95%	5.89%	4.07%	3.64%	1.61%	0.94%	3.16%	0.91%
Transp., commu., util.	0.89%	7.32% *	8.15%	8.72%	8.57% *	1.32%	4.17%	1.25%
Wholesale trade	2.01%	7.53% *	6.67%	4.20%	2.43%	3.34%	3.50%	2.44%
Retail trade	1.30%	4.53%	5.72%	4.60%	3.21%	1.82%	2.20%	1.58%
Fin., ins., real est.	1.66%	4.89%	8.11%	4.62%	2.51%	1.44%	4.89%	1.26%
Services	1.41%	2.66%	4.04%	2.20%	2.95%	1.49%	2.52%	1.72%
Ownership								
For profit, incorporated	0.43%	2.76%	1.67%	2.53%	1.85%	0.73%	1.54%	0.65%
For profit, unincorporated	3.02%	2.25%	8.38% *	4.50%	7.09% *	4.20%	2.05%	4.70%
Nonprofit	1.41%	2.58%	7.76%	4.15%	2.67%	1.79%	4.20%	1.62%
Unknown	2.85%	*****	10.45% *	*****	6.40% *	2.93%	10.45% *	2.85%
Age of firm								
Less than 5 years	2.37%	4.43%	7.13%	6.37%	7.06% *	3.87%	3.19%	2.33%
5-9 years	2.23%	3.27%	7.10%	5.51%	4.31%	7.82% *	3.54%	3.11%
10-19 years	2.44%	4.74%	4.51%	3.93%	3.08%	3.10%	2.97%	2.99%
20 or more years	0.74%	2.87%	2.90%	2.05%	1.36%	1.03%	1.18%	0.97%
Unknown	0.83%	12.63% *	17.15%	10.22%	3.01%	0.79%	13.41%	0.83%
Multi/single status								
2 or more locations	0.67%	5.16%	5.05%	2.96%	1.54%	0.63%	3.21%	0.65%
1 location only	0.81%	2.44%	1.75%	2.43%	2.85%	4.88%	1.61%	1.84%
Percent full-time employees								
Less than 25%	6.32%	7.52% *	13.04% *	10.11%	5.86%	7.62%	8.98% *	5.11%
25-49%	2.23%	7.91% *	8.43% *	7.76%	3.90%	3.03%	5.14%	2.50%
50-74%	1.30%	3.73%	5.81%	4.58%	3.22%	1.78%	2.38%	1.26%
75% or more	0.47%	2.73%	1.91%	2.30%	1.43%	0.69%	1.83%	0.76%
Union presence								
No union employees	0.68%	2.23%	1.89%	1.81%	1.47%	1.19%	1.21%	1.05%
Has union employees	1.01%	9.38% *	8.80% *	6.78% *	3.41%	1.06%	5.13% *	0.94%
Unknown	1.60%	7.35% *	16.50%	8.65% *	6.69%	1.65%	10.91% *	1.65%
Percent low wage employees								
50% or more low wage	3.12%	4.25% *	10.84%	6.29%	7.98%	5.97%	4.24%	4.37%
Less than 50% low wage	0.64%	2.42%	1.72%	2.23%	1.40%	1.10%	1.37%	1.07%
Unknown	0.60%	6.49%	12.92%	10.72% *	4.69%	0.60%	7.74%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.3.b(1999) Percent of total premiums for mixed-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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.9%	21.9%	29.1%	30.7%	26.3%	21.2%	26.9%	23.2%
Industry group								
Agric., fish., forest.	25.7%	15.6%	22.1% *	15.1% *	36.9%	22.1%	16.3%	30.6%
Mining	18.4%	4.1% *	45.3%	17.5%	10.8% *	19.6% *	36.5%	16.3%
Construction	28.8%	14.9%	31.9%	35.0%	28.8%	29.1%	28.0%	29.9%
Manufacturing	19.1%	17.5% *	28.5%	23.8%	22.8%	16.8%	23.9%	18.7%
Transp., commu., util.	16.5%	19.3%	27.9%	30.2%	25.2%	13.1%	25.5%	15.7%
Wholesale trade	23.2%	24.5%	16.1%	28.6%	21.7%	23.4%	21.8%	23.6%
Retail trade	30.3%	26.8%	37.0%	42.5%	35.4%	26.3%	34.5%	29.5%
Fin., ins., real est.	26.6%	30.8%	31.6%	32.6%	30.2%	23.5%	32.7%	25.1%
Services	26.9%	21.1%	30.8%	27.7%	26.1%	25.9%	25.9%	27.2%
Unknown	45.1% *	45.1% *	*****	*****	*****	*****	45.1% *	*****
Ownership								
For profit, incorporated	23.3%	22.2%	30.3%	30.4%	26.2%	20.1%	27.5%	22.4%
For profit, unincorporated	26.4%	25.0%	26.8%	33.1%	24.8%	26.5%	25.7%	26.7%
Nonprofit	25.2%	15.9%	19.1%	31.8%	27.6%	24.2%	23.2%	25.6%
Unknown	25.8%	52.2%	33.0% *	*****	25.4%	25.7%	49.1%	25.7%
Age of firm								
Less than 5 years	29.0%	27.9%	31.4%	34.4%	24.3%	29.2%	29.8%	28.3%
5-9 years	28.6%	20.7%	34.0%	37.6%	23.3%	23.7%	29.7%	27.4%
10-19 years	27.7%	23.3%	31.4%	35.2%	30.4%	16.8%	29.8%	26.3%
20 or more years	23.6%	18.8%	26.2%	27.3%	25.5%	21.1%	24.0%	23.5%
Unknown	21.7%	56.1% *	24.4%	24.2%	27.8%	21.3%	32.5%	21.7%
Multi/single status								
2 or more locations	22.6%	35.9%	34.8%	30.5%	25.3%	21.3%	31.7%	22.3%
1 location only	27.2%	21.4%	28.4%	30.8%	28.5%	17.5%	26.2%	28.6%
Percent full-time employees								
Less than 25%	22.1%	11.3% *	11.9% *	27.1%	25.4%	22.8%	15.9%	24.4%
25-49%	30.2%	21.4%	25.0%	32.8%	37.0%	29.5%	25.9%	31.1%
50-74%	29.3%	24.4%	25.2%	36.7%	33.5%	27.9%	26.3%	29.9%
75% or more	23.2%	21.8%	29.6%	30.3%	25.4%	20.3%	27.1%	22.3%
Union presence								
No union employees	26.3%	23.5%	29.5%	31.4%	28.6%	23.6%	27.6%	26.0%
Has union employees	14.9%	7.8% *	22.4% *	24.4%	15.2%	13.9%	19.6%	14.5%
Unknown	23.7%	15.7% *	37.1%	37.8%	25.7%	23.4%	23.2%	23.8%
Percent low wage employees								
50% or more low wage	31.7%	23.0% *	38.8%	38.2%	31.4%	29.6%	30.0%	32.2%
Less than 50% low wage	25.2%	22.1%	28.9%	30.7%	26.2%	21.0%	26.9%	24.5%
Unknown	21.4%	15.5% *	30.3% *	25.0%	25.1%	21.2%	22.9%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
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Table I.D.3.b(1999) Standard error for percent of total premiums for mixed-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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	1.34%	1.62%	1.27%	0.71%	0.92%	0.85%	0.75%
Industry group								
Agric., fish., forest.	2.95%	4.31%	9.48% *	7.53% *	7.67%	4.91%	3.15%	4.34%
Mining	4.36%	5.01% *	13.42%	4.98%	4.39% *	8.28% *	10.54%	4.43%
Construction	1.82%	2.04%	4.31%	3.41%	7.71%	3.14%	2.51%	3.15%
Manufacturing	0.79%	6.66% *	3.49%	1.54%	1.48%	1.06%	3.06%	0.83%
Transp., commu., util.	1.45%	4.48%	7.39%	5.60%	5.24%	1.73%	2.95%	1.65%
Wholesale trade	1.95%	6.49%	4.03%	4.02%	1.76%	2.57%	1.26%	2.34%
Retail trade	1.09%	3.13%	3.41%	2.56%	2.48%	1.33%	1.70%	1.39%
Fin., ins., real est.	1.08%	3.56%	6.54%	4.19%	3.22%	1.24%	2.75%	1.47%
Services	1.04%	1.33%	2.75%	2.34%	1.58%	1.19%	1.51%	0.97%
Unknown	14.26% *	14.26% *	*****	*****	*****	*****	14.26% *	*****
Ownership								
For profit, incorporated	0.64%	1.66%	1.76%	1.35%	0.75%	0.91%	0.89%	0.71%
For profit, unincorporated	1.69%	2.54%	6.49%	3.70%	3.53%	2.75%	1.95%	2.48%
Nonprofit	1.82%	3.42%	3.33%	3.80%	1.65%	2.41%	3.47%	1.69%
Unknown	1.50%	15.25%	10.45% *	*****	4.00%	1.56%	13.99%	1.50%
Age of firm								
Less than 5 years	1.74%	2.62%	2.19%	3.36%	4.46%	4.46%	1.40%	3.58%
5-9 years	2.17%	1.69%	5.33%	2.55%	4.00%	5.77%	1.95%	3.20%
10-19 years	0.84%	2.87%	2.85%	1.73%	2.36%	1.68%	1.54%	1.40%
20 or more years	0.56%	1.70%	1.83%	1.91%	1.11%	0.86%	1.21%	0.61%
Unknown	1.26%	16.83% *	6.20%	7.12%	2.54%	1.32%	9.11%	1.27%
Multi/single status								
2 or more locations	0.82%	5.84%	4.40%	2.07%	1.04%	0.94%	2.96%	0.80%
1 location only	0.74%	1.35%	1.67%	1.14%	1.73%	1.90%	0.93%	0.82%
Percent full-time employees								
Less than 25%	2.20%	6.99% *	7.29% *	5.45%	6.14%	2.95%	4.26%	2.22%
25-49%	1.74%	5.49%	3.79%	2.65%	4.61%	1.71%	2.51%	1.75%
50-74%	1.10%	2.99%	3.53%	2.74%	2.17%	1.72%	1.87%	1.24%
75% or more	0.72%	1.88%	1.95%	1.38%	0.86%	0.94%	1.00%	0.75%
Union presence								
No union employees	0.58%	1.32%	1.61%	1.05%	0.60%	0.96%	0.59%	0.68%
Has union employees	1.24%	4.86% *	8.92% *	4.66%	1.88%	1.09%	5.60%	1.05%
Unknown	1.38%	10.55% *	10.84%	5.15%	3.23%	1.60%	3.70%	1.37%
Percent low wage employees								
50% or more low wage	1.53%	7.42% *	3.22%	5.39%	4.45%	2.20%	4.36%	1.69%
Less than 50% low wage	0.53%	1.35%	1.61%	1.37%	0.71%	0.70%	0.80%	0.56%
Unknown	1.09%	8.02% *	9.10% *	6.54%	2.36%	1.07%	5.24%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.3.c(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.4%	16.5%	22.2%	19.8%	21.4%	18.9%	18.3%	19.6%
Industry group								
Agric., fish., forest.	12.7%						8.4%	16.2%
Mining	1.0% *						*****	1.1% *
Construction	16.4% *						18.0% *	12.8% *
Manufacturing	14.4%						17.1%	14.3%
Transp., commu., util.	15.6%						14.0% *	15.9%
Wholesale trade	31.6%						17.3% *	34.1%
Retail trade	23.2%		These cell estimates have been suppressed				20.9%	23.9%
Fin., ins., real est.	20.9%		because the size of their standard errors makes				17.8%	21.6%
Services	22.8%		them extremely unreliable. Column or row				19.6%	24.0%
			estimates should be used in place of these					
			estimates.					
Ownership								
For profit, incorporated	17.0%						17.7%	16.8%
For profit, unincorporated	31.2%						24.3%	39.0%
Nonprofit	20.5%						15.9%	21.9%
Unknown	37.5%						1.3% *	37.8%
Age of firm								
Less than 5 years	19.7%						24.3%	14.3% *
5-9 years	20.4%						20.7%	20.0%
10-19 years	21.5%						19.4%	24.0%
20 or more years	17.6%						15.4%	18.1%
Unknown	20.8%						14.3% *	20.9%
Multi/single status								
2 or more locations	19.2%						16.6% *	19.3%
1 location only	19.9%						18.6%	22.3%
Percent full-time employees								
Less than 25%	37.5%						15.0% *	46.4%
25-49%	28.1%						14.9%	31.0%
50-74%	21.3%						21.8%	21.0%
75% or more	18.8%						18.0%	19.0%
Union presence								
No union employees	21.7%						20.3%	22.2%
Has union employees	13.0%						11.6%	13.2%
Unknown	22.8%						6.6% *	23.8%
Percent low wage employees								
50% or more low wage	27.3%						8.9% *	40.6%
Less than 50% low wage	18.4%						18.8%	18.3%
Unknown	20.3%						14.7% *	20.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.3.c(1999) 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, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.00%	2.31%	3.76%	2.20%	2.46%	1.53%	1.25%	1.15%
Industry group								
Agric., fish., forest.	2.47%						2.04%	4.22%
Mining	2.85% *						*****	4.67% *
Construction	6.45% *						8.89% *	10.07% *
Manufacturing	1.15%						3.65%	1.12%
Transp., commu., util.	3.01%						6.62% *	3.09%
Wholesale trade	5.15%						5.43% *	5.49%
Retail trade	1.11%						4.21%	1.52%
Fin., ins., real est.	2.04%						5.03%	2.00%
Services	1.34%						2.46%	2.17%
Ownership								
For profit, incorporated	0.88%						1.66%	1.00%
For profit, unincorporated	3.57%						3.17%	6.10%
Nonprofit	2.06%						2.86%	2.62%
Unknown	5.51%						0.41% *	5.50%
Age of firm								
Less than 5 years	2.87%						2.60%	7.11% *
5-9 years	2.75%						4.28%	3.67%
10-19 years	2.72%						3.43%	4.53%
20 or more years	1.12%						2.08%	1.23%
Unknown	1.80%						8.43% *	1.96%
Multi/single status								
2 or more locations	1.28%						5.64% *	1.41%
1 location only	1.13%						1.26%	2.19%
Percent full-time employees								
Less than 25%	6.07%						5.96% *	7.46%
25-49%	2.60%						3.48%	3.17%
50-74%	2.07%						3.26%	2.65%
75% or more	1.11%						1.13%	1.28%
Union presence								
No union employees	0.66%						1.54%	0.97%
Has union employees	1.27%						3.26%	1.38%
Unknown	2.86%						6.24% *	3.14%
Percent low wage employees								
50% or more low wage	5.94%						5.62% *	8.63%
Less than 50% low wage	1.00%						1.23%	1.27%
Unknown	1.62%						6.83% *	1.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.4(1999) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.8%	42.0%	40.7%	43.7%	48.9%	58.2%	42.0%	54.6%
Industry group								
Agric., fish., forest.	45.4%	44.7%	45.8%	39.8%	45.0%	54.3%	43.7%	46.9%
Mining	69.4%	55.0%	49.9%	67.7%	71.1%	71.3%	49.7%	71.7%
Construction	50.6%	50.9%	45.0%	53.7%	53.9%	47.5%	50.2%	51.3%
Manufacturing	57.5%	43.3%	42.2%	47.3%	53.3%	62.9%	43.6%	59.3%
Transp., commu., util.	60.9%	49.4%	47.5%	47.3%	51.9%	65.7%	49.7%	62.3%
Wholesale trade	53.5%	43.0%	45.0%	44.7%	53.2%	60.4%	44.0%	56.9%
Retail trade	46.1%	35.3%	35.8%	38.0%	44.0%	51.7%	35.8%	49.2%
Fin., ins., real est.	51.6%	42.3%	39.1%	43.5%	48.9%	56.3%	41.2%	54.4%
Services	47.3%	39.9%	38.4%	40.1%	44.4%	54.4%	39.8%	50.0%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	52.7%	43.2%	42.4%	45.0%	49.7%	58.6%	43.1%	55.4%
For profit, unincorporated	45.0%	37.6%	33.9%	37.7%	52.9%	55.6%	36.2%	52.3%
Nonprofit	49.0%	42.9%	35.9%	39.1%	43.4%	58.3%	41.3%	50.8%
Unknown	55.7%	62.4%	47.2% *	9.3% *	58.4%	55.6%	51.9%	55.7%
Age of firm								
Less than 5 years	44.7%	41.0%	40.2%	41.8%	48.5%	51.7%	40.3%	49.1%
5-9 years	44.1%	42.2%	40.1%	42.6%	44.8%	54.8%	41.7%	47.2%
10-19 years	44.1%	39.5%	36.5%	43.0%	46.2%	55.1%	39.6%	48.4%
20 or more years	51.8%	44.2%	43.6%	44.5%	49.7%	59.1%	44.1%	54.0%
Unknown	57.8%	43.3% *	41.5%	44.1%	50.4%	58.3%	41.3%	57.8%
Multi/single status								
2 or more locations	55.6%	41.4%	40.3%	44.2%	49.4%	58.3%	42.5%	56.1%
1 location only	43.8%	42.0%	40.7%	43.5%	47.8%	55.9%	42.0%	46.9%
Percent full-time employees								
Less than 25%	42.9%	38.0%	36.4%	39.2%	40.6%	47.8%	41.1%	43.6%
25-49%	44.4%	36.4%	33.9%	32.7%	39.5%	51.8%	33.9%	47.3%
50-74%	47.4%	39.5%	35.3%	38.0%	42.7%	55.2%	37.8%	50.6%
75% or more	52.7%	42.6%	41.6%	44.7%	50.0%	58.9%	42.8%	55.5%
Union presence								
No union employees	48.3%	41.0%	39.9%	42.7%	47.5%	54.7%	40.9%	51.3%
Has union employees	61.4%	64.8%	56.3%	52.5%	55.6%	63.9%	60.1%	61.5%
Unknown	60.6%	40.3%	40.3%	45.4%	50.5%	62.8%	43.1%	61.6%
Percent low wage employees								
50% or more low wage	40.5%	41.4%	25.3%	34.1%	42.4%	50.4%	33.9%	43.9%
Less than 50% low wage	49.0%	41.9%	41.3%	44.1%	49.2%	57.9%	42.3%	52.3%
Unknown	57.7%	47.3%	35.0%	43.7%	48.7%	58.6%	43.5%	57.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.4(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.74%	1.10%	0.85%	0.66%	0.74%	0.59%	0.60%
Industry group								
Agric., fish., forest.	4.10%	4.21%	7.24%	4.72%	11.26%	5.30%	4.76%	5.84%
Mining	2.71%	16.06%	13.74%	11.27%	11.26%	3.67%	12.84%	2.46%
Construction	1.19%	2.22%	1.96%	3.28%	4.17%	4.56%	1.51%	2.26%
Manufacturing	0.78%	3.26%	2.60%	1.76%	1.73%	1.01%	0.71%	0.83%
Transp., commu., util.	1.10%	4.31%	5.12%	2.30%	3.65%	0.67%	2.65%	1.25%
Wholesale trade	0.85%	2.63%	3.22%	2.06%	1.19%	1.10%	1.27%	1.13%
Retail trade	0.78%	1.84%	3.09%	1.63%	1.99%	0.98%	1.44%	0.84%
Fin., ins., real est.	0.84%	2.66%	4.86%	2.26%	1.04%	1.32%	1.58%	1.11%
Services	0.87%	1.51%	1.62%	1.69%	0.84%	1.05%	1.16%	0.94%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.55%	0.89%	0.78%	0.82%	0.96%	0.81%	0.60%	0.67%
For profit, unincorporated	1.26%	1.95%	2.52%	3.38%	3.91%	1.82%	1.10%	1.94%
Nonprofit	1.11%	3.12%	3.17%	1.95%	1.52%	0.71%	2.35%	1.07%
Unknown	1.06%	17.34%	14.93% *	5.14% *	2.81%	1.13%	14.55%	1.06%
Age of firm								
Less than 5 years	1.60%	1.73%	2.68%	2.73%	4.20%	4.77%	1.46%	2.56%
5-9 years	0.95%	1.99%	1.62%	2.71%	2.33%	2.94%	1.10%	2.08%
10-19 years	0.70%	1.29%	1.86%	1.54%	2.19%	1.50%	1.19%	1.20%
20 or more years	0.51%	1.59%	1.72%	0.98%	0.91%	0.94%	1.02%	0.54%
Unknown	0.86%	13.48% *	8.42%	4.76%	1.58%	0.87%	3.95%	0.85%
Multi/single status								
2 or more locations	0.66%	4.71%	2.50%	1.71%	0.82%	0.77%	1.30%	0.66%
1 location only	0.57%	0.83%	1.29%	0.90%	0.94%	2.51%	0.68%	0.64%
Percent full-time employees								
Less than 25%	2.66%	6.70%	5.70%	7.15%	3.40%	3.64%	4.80%	3.37%
25-49%	0.86%	3.14%	2.63%	1.54%	2.36%	1.27%	1.48%	0.95%
50-74%	0.96%	1.55%	3.52%	2.15%	0.94%	1.44%	1.80%	1.20%
75% or more	0.56%	0.78%	0.90%	0.91%	0.71%	0.78%	0.51%	0.66%
Union presence								
No union employees	0.38%	0.67%	1.06%	0.75%	0.57%	0.69%	0.53%	0.47%
Has union employees	0.99%	5.47%	2.29%	3.38%	2.68%	1.10%	2.54%	1.12%
Unknown	0.87%	4.74%	7.66%	6.90%	4.33%	0.89%	2.90%	0.85%
Percent low wage employees								
50% or more low wage	2.76%	1.97%	4.05%	3.33%	5.79%	2.69%	1.76%	3.69%
Less than 50% low wage	0.47%	0.84%	1.13%	0.95%	0.77%	0.89%	0.55%	0.59%
Unknown	0.67%	4.74%	4.55%	4.62%	1.35%	0.73%	4.19%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.4.a(1999) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.3%	51.2%	32.8%	21.4%	14.1%	12.0%	36.6%	13.0%
Industry group								
Agric., fish., forest.	31.0%	67.3%	43.4%	32.8% *	3.2% *	16.1% *	55.9%	11.0% *
Mining	30.4% *	93.9%	*****	45.5% *	20.2% *	31.3% *	21.9% *	31.1% *
Construction	40.0%	62.1%	35.6%	36.7%	36.5%	5.3% *	46.2%	29.2%
Manufacturing	15.7%	56.4%	38.1%	22.7%	12.2%	13.8%	36.9%	13.7%
Transp., commu., util.	25.0%	61.9%	38.7%	21.2%	12.3% *	25.0%	40.8%	23.3%
Wholesale trade	16.3%	49.8%	41.8%	16.6%	9.6%	10.6%	36.8%	10.6%
Retail trade	11.8%	51.7%	25.5%	15.5%	10.3%	6.4%	31.6%	7.6%
Fin., ins., real est.	10.0%	32.3%	31.6%	20.4% *	7.2% *	5.0% *	26.4%	6.6%
Services	17.0%	49.3%	28.5%	17.3%	17.8%	9.2%	35.0%	11.8%
Ownership								
For profit, incorporated	18.0%	50.2%	31.7%	21.9%	13.9%	13.6%	35.1%	14.2%
For profit, unincorporated	24.2%	51.3%	27.9% *	12.8%	25.6% *	4.8% *	41.6%	14.1% *
Nonprofit	14.5%	56.7%	49.0%	21.2%	10.9%	6.9%	42.5%	9.1%
Unknown	4.2% *	3.7% *	*****	*****	1.1% *	4.5% *	1.4% *	4.2% *
Age of firm								
Less than 5 years	27.7%	38.5%	25.6%	16.4%	35.2% *	19.5% *	31.8%	24.2%
5-9 years	31.8%	53.4%	31.8%	16.4%	31.0%	25.8% *	36.6%	26.6%
10-19 years	23.2%	53.3%	28.2%	19.3%	9.8% *	16.4% *	35.5%	13.4%
20 or more years	18.3%	54.4%	37.4%	24.0%	13.5%	12.2%	38.6%	13.5%
Unknown	10.6%	15.7% *	4.4% *	12.0% *	4.5% *	10.9%	16.0% *	10.6%
Multi/single status								
2 or more locations	12.3%	20.4%	26.6%	21.4%	11.1%	11.8%	25.3%	11.9%
1 location only	30.8%	52.4%	33.6%	21.4%	20.4%	19.7% *	38.1%	20.0%
Percent full-time employees								
Less than 25%	22.3%	69.4%	57.2%	33.5%	27.2% *	1.5% *	55.7%	10.3% *
25-49%	12.0%	58.1%	45.1%	24.3%	13.5% *	1.9% *	44.7%	5.6%
50-74%	12.9%	51.5%	38.4%	16.9%	7.4% *	5.0% *	41.7%	5.8%
75% or more	17.8%	50.6%	31.7%	21.5%	14.6%	13.1%	35.6%	13.9%
Union presence								
No union employees	14.7%	49.4%	31.3%	18.7%	10.3%	6.1%	34.7%	8.4%
Has union employees	29.3%	70.7%	54.7%	37.8%	30.6%	26.4%	52.2%	27.5%
Unknown	10.3%	65.4%	27.2% *	38.1%	13.3% *	8.3%	55.3%	8.6%
Percent low wage employees								
50% or more low wage	20.8%	67.5%	23.8%	22.6%	13.0% *	3.9% *	48.3%	9.8% *
Less than 50% low wage	21.9%	50.4%	33.4%	21.4%	15.1%	16.0%	36.3%	16.1%
Unknown	9.9%	55.5%	13.8% *	20.5% *	6.2% *	9.7%	35.9%	9.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.

Table I.D.4.a(1999) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	2.20%	1.50%	1.54%	2.08%	1.32%	0.96%	1.21%
Industry group								
Agric., fish., forest.	4.96%	4.40%	12.27%	13.84% *	11.54% *	11.61% *	6.90%	4.08% *
Mining	9.76% *	24.27%	*****	15.40% *	9.46% *	10.49% *	14.73% *	10.96% *
Construction	3.06%	5.17%	4.52%	4.58%	8.83%	3.29% *	3.86%	5.67%
Manufacturing	1.47%	7.55%	5.19%	2.31%	1.51%	2.40%	3.04%	1.59%
Transp., commu., util.	2.92%	8.13%	8.88%	5.21%	6.16% *	3.90%	3.93%	3.46%
Wholesale trade	1.79%	7.80%	8.12%	3.56%	2.77%	2.79%	3.11%	2.43%
Retail trade	0.95%	4.41%	3.33%	2.05%	2.20%	1.05%	1.36%	1.00%
Fin., ins., real est.	1.69%	7.55%	8.86%	6.70% *	4.79% *	2.43% *	3.79%	1.94%
Services	1.46%	1.32%	3.21%	3.14%	4.16%	1.20%	2.52%	1.89%
Ownership								
For profit, incorporated	1.08%	3.07%	1.73%	1.53%	1.74%	1.85%	1.59%	1.45%
For profit, unincorporated	3.66%	2.81%	8.38% *	2.91%	7.74% *	2.05% *	2.15%	4.96% *
Nonprofit	0.85%	3.84%	5.09%	4.79%	1.19%	1.83%	3.84%	1.02%
Unknown	1.74% *	10.22% *	*****	*****	5.07% *	1.93% *	10.41% *	1.74% *
Age of firm								
Less than 5 years	3.12%	3.40%	4.68%	4.25%	11.03% *	6.87% *	2.83%	6.17%
5-9 years	1.60%	2.30%	6.28%	3.14%	7.33%	8.03% *	2.02%	3.37%
10-19 years	2.18%	4.24%	2.22%	2.39%	3.15% *	5.47% *	2.70%	3.33%
20 or more years	0.93%	3.55%	2.80%	2.42%	1.97%	1.59%	1.64%	0.98%
Unknown	1.84%	5.41% *	5.20% *	6.34% *	2.28% *	1.84%	10.00% *	1.84%
Multi/single status								
2 or more locations	1.14%	4.98%	5.65%	2.55%	1.52%	1.35%	4.23%	1.16%
1 location only	1.34%	2.14%	1.66%	1.47%	4.50%	6.14% *	1.33%	2.98%
Percent full-time employees								
Less than 25%	4.81%	7.93%	11.82%	8.17%	9.30% *	1.88% *	7.27%	4.49% *
25-49%	1.18%	8.85%	5.78%	4.85%	4.19% *	0.58% *	4.74%	1.02%
50-74%	1.64%	4.75%	4.10%	3.97%	2.37% *	1.65% *	3.15%	1.34%
75% or more	1.11%	2.88%	1.89%	1.80%	2.21%	1.55%	1.22%	1.39%
Union presence								
No union employees	0.60%	2.45%	1.65%	1.42%	2.19%	0.76%	1.04%	0.91%
Has union employees	2.85%	6.50%	7.71%	5.77%	4.70%	3.29%	6.16%	2.88%
Unknown	1.36%	8.48%	8.66% *	9.50%	4.91% *	1.76%	4.12%	1.43%
Percent low wage employees								
50% or more low wage	2.55%	5.32%	5.15%	4.24%	6.50% *	2.12% *	4.82%	2.94% *
Less than 50% low wage	0.76%	2.33%	1.48%	1.65%	2.28%	1.66%	0.96%	1.08%
Unknown	1.52%	10.38%	6.41% *	7.50% *	1.98% *	1.57%	7.84%	1.55%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate available. No reported values in cell.