

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
<b>Industry group</b>								
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 *	*****
<b>Ownership</b>								
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
<b>Age of firm</b>								
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
<b>Multi/single status</b>								
2 or more locations	7.2	6.1	6.2	6.2	7.8	7.4	6.2	7.4
1 location only	5.1	4.4	6.2	6.8	7.2	7.4	5.0	7.0
<b>Percent full-time employees</b>								
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
<b>Union presence</b>								
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
<b>Percent low-wage employees</b>								
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
<b>Industry group</b>								
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 *	*****
<b>Ownership</b>								
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
<b>Age of firm</b>								
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
<b>Multi/single status</b>								
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
<b>Percent full-time employees</b>								
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
<b>Union presence</b>								
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
<b>Percent low-wage employees</b>								
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.

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