

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](#).

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