

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%	Unknown	43.1% *	76.7%	67.4%	68.9%	74.2%	65.6%
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](#).

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