

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%	Unknown	17.6%	64.2% *	18.4% *	24.4%	26.4%	52.0%
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%	Unknown	19.9%	23.3%	10.9% *	20.7%	22.7%	13.4% *
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](#).

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