

Table I.A.2.d(1998) 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, 1998

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	32.4%	14.5%	22.1%	28.8%	39.8%	69.5%	17.6%	56.4%
Industry group **								
Agric., fish., forest.	16.4%	11.5%	23.5% *	18.8% *	35.6% *	55.9%	13.6%	41.2%
Mining	39.0%	12.2% *	33.9% *	6.7% *	33.3% *	74.5%	17.4% *	53.2%
Construction	18.2%	12.7%	25.5%	26.4%	29.4%	59.8%	16.3%	37.1%
Manufacturing	30.5%	13.4%	22.0%	29.1%	42.5%	60.1%	19.3%	47.3%
Transp., commu., util.	43.6%	19.9%	18.7%	23.2%	26.5%	78.0%	19.8%	64.4%
Wholesale trade	31.4%	18.6%	26.8%	26.2%	37.2%	61.0%	21.3%	49.9%
Retail Trade	37.7%	12.8%	18.1%	23.1%	29.3%	66.0%	15.7%	54.2%
Fin., ins., real est.	49.7%	14.4%	18.2%	35.9%	52.7%	87.5%	16.5%	76.7%
Services	27.1%	14.8%	22.9%	33.6%	45.9%	62.2%	17.9%	51.6%
Unknown	31.2% *	31.2% *	--	--	--	--	31.2% *	--
Ownership								
For profit, incorporated	35.0%	15.1%	21.9%	27.3%	37.7%	72.4%	18.2%	58.4%
For profit, unincorporated	16.3%	11.6%	18.5%	26.6%	42.9%	47.8%	12.8%	43.3%
Nonprofit	30.6%	17.4%	26.6%	37.7%	48.2%	61.6%	21.5%	50.3%
Unknown	47.1%	--	--	13.9% *	32.0% *	50.4%	15.4% *	47.3%
Age of firm								
Less than 5 years	20.5%	16.1%	20.8%	21.8%	37.3%	75.8%	17.3%	47.9%
5-9 years	19.1%	14.1%	22.9%	21.9%	41.0%	55.7%	16.5%	37.5%
10-19 years	21.5%	13.6%	21.6%	26.7%	34.8%	70.6%	16.7%	42.1%
20 or more years	35.9%	14.6%	22.7%	31.0%	38.9%	86.3%	18.8%	60.3%
Unknown	57.7%	29.1% *	12.9% *	47.3%	50.2%	59.4%	20.7% *	58.4%
Multi/single status								
2 or more locations	52.8%	19.0%	22.7%	29.4%	39.7%	69.5%	22.2%	58.1%
1 location only	18.1%	14.4%	22.0%	28.4%	40.7%	66.7%	17.1%	36.5%
Percent full-time employees								
Less than 25%	20.8%	8.9%	11.8% *	23.8%	31.4%	57.3%	10.1%	41.2%
25-49 %	34.2%	10.0%	16.0%	16.0%	27.2%	81.6%	12.0%	60.1%
50-74 %	33.5%	17.2%	26.5%	23.0%	42.5%	76.1%	19.6%	59.6%
75% or more	32.5%	14.5%	22.2%	30.9%	41.2%	67.4%	17.9%	56.0%
Union presence								
No union employees	28.2%	14.1%	21.6%	27.4%	38.6%	64.0%	17.1%	50.5%
Has union employees	68.1%	25.9%	38.5%	51.6%	53.5%	91.7%	33.4%	83.3%
Unknown	53.7%	16.2%	11.6% *	30.5%	45.2%	69.0%	15.5%	65.9%
Percent low wage employees **								
50% or more low wage	28.3%	13.3%	17.8%	18.1%	27.9%	80.5%	13.9%	49.9%
Less than 50% low wage	26.9%	14.6%	22.7%	29.7%	39.8%	81.1%	18.0%	53.0%
Unknown	58.0%	15.2%	11.4% *	38.1%	51.0%	63.0%	15.1%	61.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(1998) 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, 1998

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%	0.74%	1.39%	0.81%	1.76%	1.17%	0.55%	1.12%
Industry group **								
Agric., fish., forest.	2.87%	3.40%	10.73% *	7.35% *	12.04% *	12.03%	3.53%	9.14%
Mining	7.17%	4.29% *	10.54% *	3.64% *	14.48% *	14.21%	5.62% *	9.90%
Construction	1.86%	1.91%	4.10%	3.60%	3.87%	8.86%	1.91%	3.75%
Manufacturing	1.21%	2.79%	3.29%	2.29%	2.65%	2.38%	1.86%	2.35%
Transp., commu., util.	2.87%	4.08%	4.11%	4.44%	6.52%	3.41%	1.70%	3.72%
Wholesale trade	1.52%	3.10%	4.71%	4.10%	5.77%	2.89%	1.87%	2.85%
Retail Trade	1.53%	1.27%	3.28%	1.94%	2.58%	1.65%	1.20%	1.86%
Fin., ins., real est.	2.32%	3.48%	3.95%	5.54%	4.73%	1.50%	2.41%	2.11%
Services	0.63%	1.04%	1.43%	1.99%	2.68%	0.99%	0.64%	1.23%
Unknown	12.25% *	12.25% *	--	--	--	--	12.25% *	--
Ownership								
For profit, incorporated	0.78%	0.88%	1.77%	0.87%	1.91%	1.39%	0.69%	1.30%
For profit, unincorporated	0.80%	1.08%	2.92%	4.36%	4.25%	5.47%	1.15%	2.99%
Nonprofit	1.30%	2.56%	2.75%	3.81%	2.60%	6.45%	2.03%	2.18%
Unknown	2.70%	--	--	9.39% *	10.06% *	2.42%	5.05% *	2.74%
Age of firm								
Less than 5 years	1.45%	1.50%	4.13%	2.14%	4.49%	7.23%	1.68%	2.45%
5-9 years	1.77%	2.05%	3.02%	2.32%	6.44%	6.09%	1.80%	3.93%
10-19 years	0.52%	1.12%	1.99%	2.27%	3.11%	3.13%	0.61%	1.35%
20 or more years	0.81%	1.37%	1.72%	1.64%	1.57%	1.50%	0.97%	1.70%
Unknown	1.30%	11.86% *	10.05% *	8.02%	4.94%	1.08%	8.38% *	1.40%
Multi/single status								
2 or more locations	1.17%	5.42%	3.28%	1.59%	1.93%	1.17%	1.63%	1.21%
1 location only	0.57%	0.69%	1.37%	1.26%	1.74%	6.72%	0.59%	0.63%
Percent full-time employees								
Less than 25%	3.17%	2.09%	6.45% *	5.38%	4.82%	9.69%	1.74%	5.93%
25-49 %	1.70%	2.18%	2.92%	2.98%	4.74%	2.16%	1.63%	3.09%
50-74 %	1.75%	2.42%	2.38%	1.27%	3.10%	1.92%	2.01%	1.79%
75% or more	0.51%	0.73%	1.31%	0.73%	1.84%	1.21%	0.56%	1.14%
Union presence								
No union employees	0.53%	0.71%	1.37%	1.03%	1.74%	1.64%	0.56%	1.22%
Has union employees	2.50%	5.63%	3.74%	5.87%	3.79%	1.56%	3.70%	2.07%
Unknown	2.42%	4.76%	4.41% *	5.85%	7.26%	2.87%	3.23%	2.76%
Percent low wage employees **								
50% or more low wage	1.78%	2.33%	3.87%	1.84%	3.01%	1.89%	1.73%	2.42%
Less than 50% low wage	0.48%	0.86%	1.37%	1.01%	1.91%	1.58%	0.67%	1.36%
Unknown	1.19%	3.58%	6.01% *	6.55%	4.71%	0.95%	2.62%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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