

Table I.C.3.c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	16.1%	11.5%	13.5%	16.0%	15.9%	17.8%	12.8%	17.3%
Industry group **								
Agric., fish., forest.	32.9%*	--	--	--	--	--	37.1%*	11.9%*
Mining	7.4%	--	--	--	--	--	0.2%*	10.0%
Construction	10.4%	--	--	--	--	--	7.1%*	19.5%
Manufacturing	12.3%	--	--	--	--	--	11.6%*	12.4%
Transp., commu., util.	15.2%	--	--	--	--	--	2.2%*	16.0%
Wholesale trade	14.7%	--	--	--	--	--	14.1%	14.8%
Retail Trade	24.4%	--	--	--	--	--	13.8%	29.1%
Fin., ins., real est.	17.3%	--	--	--	--	--	16.6%	17.5%
Services	16.1%	--	--	--	--	--	12.8%	18.5%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	16.3%	--	--	--	--	--	12.1%	17.6%
For profit, unincorporated	17.9%	--	--	--	--	--	15.9%	23.4%
Nonprofit	11.5%	--	--	--	--	--	12.2%	11.2%
Unknown	24.8%	--	--	--	--	--	--	24.8%
Age of firm								
Less than 5 years	15.7%	--	--	--	--	--	16.2%	14.7%
5-9 years	13.1%	--	--	--	--	--	10.9%	16.9%
10-19 years	12.8%	--	--	--	--	--	9.1%	19.4%
20 or more years	16.0%	--	--	--	--	--	14.8%	16.5%
Unknown	18.0%	--	--	--	--	--	15.7%*	18.1%
Multi/single status								
2 or more locations	17.4%	--	--	--	--	--	15.3%	17.5%
1 location only	13.4%	--	--	--	--	--	12.5%	16.3%
Percent full-time employees								
Less than 25%	26.3%	--	--	--	--	--	31.4%*	18.9%
25-49 %	20.7%	--	--	--	--	--	12.3%	21.7%
50-74 %	19.3%	--	--	--	--	--	14.0%	21.8%
75% or more	15.0%	--	--	--	--	--	12.2%	16.1%
Union presence								
No union employees	16.8%	--	--	--	--	--	12.9%	19.2%
Has union employees	11.3%	--	--	--	--	--	6.7%*	11.9%
Unknown	19.1%	--	--	--	--	--	31.7%	18.6%
Percent low wage employees **								
50% or more low wage	24.2%	--	--	--	--	--	22.0%	26.9%
Less than 50% low wage	14.6%	--	--	--	--	--	11.5%	16.8%
Unknown	17.7%	--	--	--	--	--	31.1%*	17.4%

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.C.3.c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.80%	1.75%	1.98%	1.79%	1.66%	1.15%	1.25%	0.95%
Industry group **								
Agric., fish., forest.	10.18% *	--	--	--	--	--	11.41% *	3.59% *
Mining	1.93%	--	--	--	--	--	0.54% *	2.29%
Construction	2.49%	--	--	--	--	--	2.81% *	4.01%
Manufacturing	1.16%	--	--	--	--	--	3.72% *	1.46%
Transp., commu., util.	1.97%	--	--	--	--	--	2.31% *	2.35%
Wholesale trade	1.68%	--	--	--	--	--	3.86%	1.44%
Retail Trade	1.62%	--	--	--	--	--	2.42%	2.57%
Fin., ins., real est.	1.39%	--	--	--	--	--	3.71%	1.11%
Services	1.74%	--	--	--	--	--	2.23%	2.22%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.68%	--	--	--	--	--	1.48%	0.90%
For profit, unincorporated	3.41%	--	--	--	--	--	4.17%	3.48%
Nonprofit	1.80%	--	--	--	--	--	2.94%	1.53%
Unknown	3.48%	--	--	--	--	--	--	3.48%
Age of firm								
Less than 5 years	3.10%	--	--	--	--	--	4.56%	3.59%
5-9 years	1.91%	--	--	--	--	--	2.01%	2.82%
10-19 years	1.22%	--	--	--	--	--	2.16%	2.64%
20 or more years	1.48%	--	--	--	--	--	1.49%	1.88%
Unknown	0.83%	--	--	--	--	--	6.11% *	0.85%
Multi/single status								
2 or more locations	0.85%	--	--	--	--	--	1.80%	0.91%
1 location only	1.46%	--	--	--	--	--	1.32%	2.56%
Percent full-time employees								
Less than 25%	7.14%	--	--	--	--	--	9.60% *	4.00%
25-49 %	1.11%	--	--	--	--	--	3.15%	1.41%
50-74 %	1.62%	--	--	--	--	--	2.35%	2.33%
75% or more	0.94%	--	--	--	--	--	1.30%	1.03%
Union presence								
No union employees	0.85%	--	--	--	--	--	1.40%	0.85%
Has union employees	1.22%	--	--	--	--	--	2.81% *	1.54%
Unknown	2.27%	--	--	--	--	--	7.62%	2.17%
Percent low wage employees **								
50% or more low wage	3.64%	--	--	--	--	--	5.97%	1.88%
Less than 50% low wage	0.99%	--	--	--	--	--	1.26%	1.44%
Unknown	1.32%	--	--	--	--	--	10.00% *	1.20%

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.