

Table I.D.3.c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in family 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	20.7%	23.0%	20.7%	34.5%	25.4%	17.9%	25.3%	19.7%
Industry group **								
Agric., fish., forest.	16.7%*	--	--	--	--	--	18.2%*	13.4%
Mining	13.3%	--	--	--	--	--	1.1%*	14.0%
Construction	19.6%	--	--	--	--	--	18.9%*	21.1%
Manufacturing	15.3%	--	--	--	--	--	29.0%	14.7%
Transp., commu., util.	15.0%	--	--	--	--	--	19.2%*	14.8%
Wholesale trade	22.4%	--	--	--	--	--	23.0%*	22.3%
Retail Trade	29.9%	--	--	--	--	--	31.5%	29.4%
Fin., ins., real est.	25.2%	--	--	--	--	--	17.4%	26.6%
Services	28.3%	--	--	--	--	--	27.7%	28.7%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	20.1%	--	--	--	--	--	25.2%	19.2%
For profit, unincorporated	23.8%	--	--	--	--	--	23.5%	24.0%
Nonprofit	23.6%	--	--	--	--	--	26.8%	21.8%
Unknown	24.3%	--	--	--	--	--	--	24.3%
Age of firm								
Less than 5 years	17.5%	--	--	--	--	--	16.7%*	18.7%*
5-9 years	24.0%	--	--	--	--	--	21.4%	26.5%
10-19 years	25.0%	--	--	--	--	--	23.1%	27.4%
20 or more years	19.5%	--	--	--	--	--	28.5%	17.3%
Unknown	21.5%	--	--	--	--	--	21.1%*	21.5%
Multi/single status								
2 or more locations	19.6%	--	--	--	--	--	37.2%	19.1%
1 location only	24.9%	--	--	--	--	--	23.4%	29.8%
Percent full-time employees								
Less than 25%	16.1%	--	--	--	--	--	13.7%*	17.8%*
25-49 %	20.5%	--	--	--	--	--	24.6%	20.0%
50-74 %	26.3%	--	--	--	--	--	22.6%	27.8%
75% or more	20.3%	--	--	--	--	--	25.8%	19.2%
Union presence								
No union employees	26.3%	--	--	--	--	--	27.7%	25.7%
Has union employees	12.6%	--	--	--	--	--	6.6%*	13.0%
Unknown	19.3%	--	--	--	--	--	28.7%	19.1%
Percent low wage employees **								
50% or more low wage	27.1%	--	--	--	--	--	28.2%	26.2%
Less than 50% low wage	22.0%	--	--	--	--	--	24.8%	20.7%
Unknown	18.9%	--	--	--	--	--	36.7%	18.7%

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.D.3.c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family 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	0.81%	3.80%	4.11%	4.15%	1.48%	1.15%	3.01%	0.90%
Industry group **								
Agric., fish., forest.	5.64%*	--	--	--	--	--	6.24%*	3.89%
Mining	2.59%	--	--	--	--	--	2.87%*	2.77%
Construction	4.67%	--	--	--	--	--	6.18%*	5.83%
Manufacturing	1.19%	--	--	--	--	--	6.46%	1.06%
Transp., commu., util.	2.11%	--	--	--	--	--	6.71%*	2.47%
Wholesale trade	2.65%	--	--	--	--	--	6.97%*	2.28%
Retail Trade	2.11%	--	--	--	--	--	3.06%	1.99%
Fin., ins., real est.	1.73%	--	--	--	--	--	5.10%	1.59%
Services	2.63%	--	--	--	--	--	5.25%	2.60%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.89%	--	--	--	--	--	2.14%	0.91%
For profit, unincorporated	2.64%	--	--	--	--	--	3.67%	3.72%
Nonprofit	4.00%	--	--	--	--	--	7.01%	2.66%
Unknown	3.11%	--	--	--	--	--	--	3.11%
Age of firm								
Less than 5 years	4.87%	--	--	--	--	--	5.79%*	6.42%*
5-9 years	3.66%	--	--	--	--	--	3.93%	5.53%
10-19 years	2.38%	--	--	--	--	--	3.46%	2.36%
20 or more years	1.71%	--	--	--	--	--	4.48%	1.48%
Unknown	0.80%	--	--	--	--	--	8.17%*	0.87%
Multi/single status								
2 or more locations	1.11%	--	--	--	--	--	5.47%	0.96%
1 location only	2.40%	--	--	--	--	--	2.86%	2.76%
Percent full-time employees								
Less than 25%	4.62%	--	--	--	--	--	6.10%*	5.72%*
25-49 %	2.96%	--	--	--	--	--	5.89%	4.43%
50-74 %	1.77%	--	--	--	--	--	3.88%	1.42%
75% or more	1.06%	--	--	--	--	--	3.97%	1.06%
Union presence								
No union employees	1.11%	--	--	--	--	--	3.73%	0.92%
Has union employees	1.07%	--	--	--	--	--	3.22%*	1.07%
Unknown	2.23%	--	--	--	--	--	8.39%	2.41%
Percent low wage employees **								
50% or more low wage	2.82%	--	--	--	--	--	5.72%	3.57%
Less than 50% low wage	1.68%	--	--	--	--	--	3.30%	1.16%
Unknown	1.10%	--	--	--	--	--	8.24%	1.10%

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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