 contribution fromthe empl oyee for single coverage by firmsize and sel ected characteristics: United States, 1999

| Characteristics | Total | Less than 10 empl oyees | $\begin{array}{r} 10-24 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { empl oyees } \end{array}$ | 1000 or nore empl oyees | Less than 50 empl oyees | 50 or more empl oyees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Uni $\overline{\text { t }} \overline{\mathrm{e}}^{\text {- }}$ St at es | 16. $0 \%$ | 23. $3 \%$ | 16. $4 \%$ | 16. 3\% | 9. $4 \%$ | 5. $4 \%$ | 21. 1\% | 7. $5 \%$ |
| I ndustry group |  |  |  |  |  |  |  |  |
| Agric., fi sh., forest. | 14. $0 \%$ | 15. 7\% | 7. 1\% * | 13. $6 \%$ * | 22. $6 \%$ * | ***** | 14. 8\% | 8. $5 \%$ * |
| M ni ng | 0. 5\% * | ***** | ***** | 3. $7 \%$ * | ***** | ***** | ***** | 0. $8 \%$ * |
| Construct i on | 21. 1\% | 24. 3\% | 17. 2\% | 16. 1\% | 12. 9\% | 4. 3\% * | 21. 5\% | 15. $5 \%$ |
| Manuf act uri ng | 19. $6 \%$ | 30. 3\% | 22. 8\% | 17. 1\% | 11. 8\% | 7. $2 \%$ * | 25. $4 \%$ | 10. 3\% |
| Transp., commu., util. | 23. $2 \%$ | 30. 6\% | 16. 1\% * | 21. 8\% | 7. 1\% * | 24. 2\% | 26. 8\% | 20. 0\% |
| Whol esal e trade | 14. $6 \%$ | 21. $0 \%$ | 16. $2 \%$ | 15. 8\% | 9. $9 \%$ * | 4. $1 \%$ * | 19. 3\% | 7. $0 \%$ |
| Retail trade | 10. 2\% | 25. 6\% | 15. 5\% | 12. 0\% | 4. 0\% | 1. 2\% | 20.9\% | 2. $4 \%$ |
| Fin., ins., real est. | 11. 1\% | 21. 6\% | 12. $4 \%$ | 17. 6\% | 7. $2 \%$ * | 1. $2 \%$ * | 20. 5\% | 2. $8 \%$ |
| Ser vi ces | 18. $9 \%$ | 22. 7\% | 16. 3\% | 18. 5\% | 13. 1\% | 11. 5\% | 21. $0 \%$ | 13. 1\% |
| Owner shi p |  |  |  |  |  |  |  |  |
| For profit, i ncorpor at ed | 14. $4 \%$ | 22. 1\% | 15. 6\% | 14. $4 \%$ | 8. 1\% | 5. 7\% | 19. $7 \%$ | 6. $8 \%$ |
| For profit, uni ncor porated | 21. $2 \%$ | 24. 7\% | 16. 3\% | 13. 8\% | 6. $0 \%$ | 4. 1\% * | 23. $2 \%$ | 6. $6 \%$ |
| Nonpr of it | 23. $6 \%$ | 26. 9\% | 21. 9\% | 28. 0\% | 16. $2 \%$ | 16. $4 \%$ * | 25.9\% | 19. 1\% |
| Unknown | 0. $9 \%$ * | ***** | 27. 6\% * | ***** | 2. $6 \%$ * | 0. $4 \%$ * | 11. $2 \%$ * | 0. $6 \%$ * |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 17. 1\% | 19. 5\% | 10.7\% | 13. 8\% | 10. $2 \%$ * | 9. $2 \%$ * | 17. 8\% | 10. 5\% |
| 5-9 years | 20. $3 \%$ | 23. 5\% | 12. 9\% | 19. $2 \%$ | 14. 9\% | 11. 9\% * | 21. 1\% | 14. 8\% |
| 10-19 years | 19. $6 \%$ | 23. 8\% | 18. 6\% | 16. 8\% | 7. $2 \%$ | 5. $0 \%$ * | 22.0\% | 8. 6\% |
| 20 or more years | 16. 8\% | 24. 8\% | 17. 6\% | 15. 7\% | 10. 7\% | 6. $0 \%$ | 21. 8\% | 9. $0 \%$ |
| Unknown | 5. 3\% | 9. $2 \%$ * | 18. $6 \%$ * | 19. $2 \%$ | 4. 1\% | 5. $0 \%$ | 16. 1\% | 5. $0 \%$ |
| Multi/si ngle stat us |  |  |  |  |  |  |  |  |
| 2 or more l ocations | 7. $8 \%$ | 19. $6 \%$ * | 12. 9\% | 12. 8\% | 8. 4\% | 5. $4 \%$ | 15. 1\% | 6. $6 \%$ |
| 1 location only | 21. $4 \%$ | 23. 3\% | 17. $0 \%$ | 19. 0\% | 16. $9 \%$ | 20.7\% | 21. $6 \%$ | 16. $6 \%$ |
| Percent full-time empl oyees |  |  |  |  |  |  |  |  |
| Less than 25\% | 15. $4 \%$ | 22. 9\% | 27. 3\% | 17. $8 \%$ * | 6. $2 \%$ | 3. 3\% * | 24. $2 \%$ | 4. $4 \%$ |
| 25-49\% | 11. 6\% | 27. 9\% | 10. 6\% * | 14. 0\% | 9. 9\% | 0. $6 \%$ * | 20. 8\% | 4. $0 \%$ |
| 50-74\% | 14. 9\% | 23. 0\% | 18.7\% | 11. 3\% | 8. 3\% | 1. 3\% * | 20. $9 \%$ | 4. 3\% |
| 75\% or more | 16. $7 \%$ | 23. 0\% | 16. 2\% | 17. 3\% | 9. 9\% | 7. 3\% | 21. $0 \%$ | 9. $0 \%$ |
| Uni on presence |  |  |  |  |  |  |  |  |
| No uni on empl oyees | 16. 1\% | 23. 1\% | 16. $4 \%$ | 16. 3\% | 8. 8\% | 2. $6 \%$ | 21. $0 \%$ | 6. 2\% |
| Has uni on empl oyees | 17. 5\% | 22. $4 \%$ | 17. $6 \%$ | 18. $4 \%$ | 18. $0 \%$ | 15. 6\% | 19.5\% | 16. 5\% |
| Unknown | 11. 5\% | 31. 1\% | 14. 2\% * | 10. $6 \%$ * | 6. $5 \%$ * | 7. $0 \%$ | 26. $9 \%$ | 6. $8 \%$ |
| Percent I ow wage empl oyees |  |  |  |  |  |  |  |  |
| $50 \%$ or nore low wage | 14. 8\% | 23. 6\% | 14. 1\% | 15. 7\% | 7. 3\% | 0. $5 \%$ * | 21. 3\% | 4. 8\% |
| Less than 50\% l ow wage | 18. 3\% | 22. 8\% | 16. 6\% | 16. 3\% | 10. 7\% | 8. 2\% | 20.7\% | 10. 5\% |
| Unknown | 7. $4 \%$ | 35. 6\% | 14. 9\% * | 18. $4 \%$ | 4. $2 \%$ | 4. $7 \%$ | 30.1\% | 4. 8\% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Fi nancing Studi es. 1999 Medical Expenditure Panel Survey - Insurance Component Note: Definitions and descriptions of the net hods used for this survey can be found in the Techni cal Appendix.
*Figure does not meet standard of reliability or precision.
***** No estimate avail able. No reported val ues in cell.

Table I.A.2.b.(1)(1999) Standard error for percent of private sector establishments that offer health insurance that of fer an exclusive provider an that requi red no contribution fromthe enpl oyee for single coverage by firmsize and sel ected characteristics: United States, 1999

| Char acteristics | Tot al | Less than 10 enpl oyees | $\begin{array}{r} 10-24 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { empl oyees } \end{array}$ | 1000 or nore empl oyees | Less than 50 empl oyees | 50 or nore empl oyees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unī $\overline{\text { t }} \overline{\mathrm{C}}^{-}$St at es | 0. $44 \%$ | 0. $67 \%$ | 0. $50 \%$ | 0.71\% | 0. $73 \%$ | 0. $58 \%$ | 0. $60 \%$ | 0. $33 \%$ |
| I ndustry group |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2. $94 \%$ | 3. $92 \%$ | 4. $33 \%$ * | 4. $85 \%$ * | 10. $92 \%$ * | ***** | 3. $00 \%$ | 3. $62 \%$ * |
| M ni ng | 0.73\% * | ***** | ***** | 10. $22 \%$ * | ***** | ***** | ***** | 3. $33 \%$ * |
| Construction | 1. $84 \%$ | 2. $53 \%$ | 2. $80 \%$ | 2. 21\% | 2. $86 \%$ | 1. $82 \%$ * | 1. $95 \%$ | 2. 90\% |
| Manuf act uri ng | 1. $36 \%$ | 2. $00 \%$ | 4. $26 \%$ | 3. 04\% | 1. $82 \%$ | 2. $28 \%$ * | 2. 12\% | 1. $68 \%$ |
| Transp., commu., util. | 2. $81 \%$ | 6. 31\% | 5. $77 \%$ * | 5. $85 \%$ | 2. $73 \%$ * | 4. 96\% | 4. $59 \%$ | 3. $36 \%$ |
| Whol esal e trade | 1. $35 \%$ | 1. $27 \%$ | 4. $47 \%$ | 3. $21 \%$ | 3. $17 \%$ * | 1. $85 \%$ * | 1. $57 \%$ | 2. $01 \%$ |
| Ret ail trade | 0.57\% | 2. $07 \%$ | 2. $12 \%$ | 1. $78 \%$ | 0. $70 \%$ | 0. $27 \%$ | 1. $27 \%$ | 0. 32\% |
| Fin., ins., real est. | 1. $24 \%$ | 3. 06\% | 3. $66 \%$ | 3. 13\% | 2. $24 \%$ * | 0. $49 \%$ * | 2. $57 \%$ | 0. $48 \%$ |
| Ser vi ces | 0. $88 \%$ | 1. $14 \%$ | 1. $03 \%$ | 1. $74 \%$ | 1. $16 \%$ | 1. $83 \%$ | 1. $01 \%$ | 1. $17 \%$ |
| Owner shi p |  |  |  |  |  |  |  |  |
| For profit, i ncorporated | 0. $45 \%$ | 0. 82\% | 0. 83\% | 0.78\% | 0. $99 \%$ | 0. 58\% | 0. $68 \%$ | 0.35\% |
| For profit, uni ncor por ated | 1. $46 \%$ | 1. $63 \%$ | 3. $23 \%$ | 3. $31 \%$ | 1. $17 \%$ | 1. $24 \%$ * | 1. $50 \%$ | 1. $16 \%$ |
| Nonpr of it | 1. $10 \%$ | 1. $99 \%$ | 3. 06\% | 3. $75 \%$ | 1. $90 \%$ | 4. $94 \%$ * | 1. $69 \%$ | 2. $30 \%$ |
| Unknown | 0. $45 \%$ * | ***** | 8. $94 \%$ * | ***** | 3. $55 \%$ * | 0. $34 \%$ * | 4. $67 \%$ * | 0. $44 \%$ * |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1. $34 \%$ | 1. $51 \%$ | 2. $48 \%$ | 2. $57 \%$ | 4. $18 \%$ * | 4. $93 \%$ * | 1. $42 \%$ | 1. $90 \%$ |
| 5-9 years | 1. $65 \%$ | 1. $49 \%$ | 3. $54 \%$ | 2. $09 \%$ | 3. $06 \%$ | 5. $30 \%$ * | 1. $73 \%$ | 2. 18\% |
| 10-19 years | 0. $75 \%$ | 1. $26 \%$ | 1. $33 \%$ | 1. $42 \%$ | 1. $74 \%$ | 1. $67 \%$ * | 0. $97 \%$ | 1. 13\% |
| 20 or nore years | 0. $58 \%$ | 0. 88\% | 1. $08 \%$ | 0. $90 \%$ | 0. 83\% | 0. $98 \%$ | 0. $80 \%$ | 0. $47 \%$ |
| Unknown | 0. $59 \%$ | 3. $60 \%$ * | 7. $57 \%$ * | 5. $02 \%$ | 1. $00 \%$ | 0. $67 \%$ | 4. $00 \%$ | 0. 60\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0. $38 \%$ | 7. 14\% * | 1. $84 \%$ | 0.78\% | 0. $88 \%$ | 0. 58\% | 1. $28 \%$ | 0. $42 \%$ |
| 1 location only | 0. $53 \%$ | 0. 61\% | 0. 60\% | 0. $94 \%$ | 1. $42 \%$ | 5. $05 \%$ | 0. $57 \%$ | 1. $10 \%$ |
| Percent full-ti ne enpl oyees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1. $22 \%$ | 2. $42 \%$ | 5. 09\% | 7. $96 \%$ * | 1. $81 \%$ | 1. $91 \%$ * | 2. $41 \%$ | 1. $03 \%$ |
| 25-49\% | 1. $06 \%$ | 2. $78 \%$ | 3. $45 \%$ * | 2. 18\% | 2. $00 \%$ | 0. $35 \%$ * | 1. $92 \%$ | 0.72\% |
| 50-74\% | 0.74\% | 1. $59 \%$ | 2. $33 \%$ | 1. $38 \%$ | 1. $48 \%$ | 0.51\% * | 1. $25 \%$ | 0. 86\% |
| 75\% or more | 0. $51 \%$ | 0.73\% | 0. 65\% | 0.55\% | 1. $00 \%$ | 0. 81\% | 0. $66 \%$ | 0. $43 \%$ |
| Uni on presence |  |  |  |  |  |  |  |  |
| No uni on empl oyees | 0. $48 \%$ | 0.73\% | 0.59\% | 0.70\% | 0.71\% | 0. $44 \%$ | 0. $66 \%$ | 0. $46 \%$ |
| Has uni on empl oyees | 1. $56 \%$ | 5. $88 \%$ | 4. $94 \%$ | 4. $56 \%$ | 2. $15 \%$ | 2. $74 \%$ | 2. $28 \%$ | 2. 16\% |
| Unknown | 1. $12 \%$ | 4. $51 \%$ | 5. $04 \%$ * | 9. $69 \%$ * | 2. $31 \%$ * | 0. 89\% | 3. $21 \%$ | 0.77\% |
| Percent I ow wage empl oyees |  |  |  |  |  |  |  |  |
| $50 \%$ or nore low wage | 1. $60 \%$ | 4. 03\% | 3. $23 \%$ | 3. $29 \%$ | 1. $76 \%$ | 0. $54 \%$ * | 2. $35 \%$ | 1. $09 \%$ |
| Less than 50\% l ow wage | 0. $54 \%$ | 0.74\% | 0. 67\% | 0.72\% | 0. 88\% | 1. $09 \%$ | 0. $68 \%$ | 0.34\% |
| Unknown | 0. $59 \%$ | 3. $52 \%$ | 6. $02 \%$ * | 4. $99 \%$ | 1. $12 \%$ | 0. $55 \%$ | 2. $70 \%$ | 0. $45 \%$ |

 Note: Definitions and descriptions of the methods used for this survey can be found in the Techni cal Appendix.
*Fi gure does not meet standard of reliability or precision.
***** No esti mate avail able. No reported val ues in cell.

