

Table I.A.2.c.(1)(1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

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	8.7%	14.1%	8.4%	5.9%	3.9%	3.6%	11.8%	3.9%
<b>Industry group</b>								
Agric., fish., forest.	6.8% *	7.6% *	8.4% *	0.0%	0.0%	0.0%	7.6% *	0.0%
Mining	11.1% *	18.1% *	17.3% *	2.7% *	0.0%	0.0%	12.8% *	3.7% *
Construction	11.2%	13.8%	8.0%	6.9% *	4.7% *	3.8% *	11.8%	5.1% *
Manufacturing	8.0%	15.4%	6.9% *	5.9% *	3.2% *	4.1% *	10.8%	3.7%
Transp., commu., util.	16.7%	19.3%	1.5% *	4.5% *	0.1% *	29.2%	12.2%	20.5%
Wholesale trade	10.1%	17.5%	10.5%	5.9%	2.6% *	3.2% *	14.2%	3.4% *
Retail trade	6.1%	15.8%	9.7%	5.5%	3.5% *	0.8%	12.2%	2.0%
Fin., ins., real est.	5.8%	12.5%	8.7%	5.0% *	2.5% *	0.6% *	11.2%	1.5%
Services	9.7%	13.4%	8.4%	6.5%	5.9%	2.1% *	11.8%	4.2%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Ownership</b>								
For profit, incorporated	7.8%	13.0%	8.1%	5.6%	3.6%	3.9%	10.7%	4.1%
For profit, unincorporated	12.8%	15.5%	10.1% *	2.8% *	4.5% *	1.4%	14.5%	2.2% *
Nonprofit	11.0%	16.9%	9.8%	9.4%	5.6% *	3.6% *	14.2%	5.7%
Unknown	5.2% *	19.5% *	0.0%	0.0%	1.8% *	1.0% *	16.9% *	1.2% *
<b>Age of firm</b>								
Less than 5 years	12.6%	15.4%	5.2%	6.8% *	1.5% *	0.0% *	13.1%	5.7% *
5-9 years	11.2%	14.5%	6.9%	5.8%	1.9% *	2.4% *	12.0%	3.8%
10-19 years	10.7%	11.9%	9.6%	5.2%	3.0%	24.8%	10.7%	10.5%
20 or more years	8.5%	14.9%	9.7%	7.0%	4.9%	3.7%	12.4%	4.3%
Unknown	2.9%	13.4% *	6.7% *	3.5%	3.5%	1.8%	6.7%	2.5%
<b>Multi/single status</b>								
2 or more locations	4.0%	14.0%	6.2%	3.4%	3.8%	3.6%	5.9%	3.8%
1 location only	11.9%	14.1%	8.7%	7.7%	4.1%	2.0% *	12.3%	5.6%
<b>Percent full-time employees</b>								
Less than 25%	9.1%	11.4%	16.4% *	13.1%	4.0% *	0.0%	13.0%	3.6%
25-49%	8.5%	19.4%	10.5% *	5.5% *	5.6% *	1.4% *	14.6%	3.3%
50-74%	9.5%	14.9%	8.8%	8.0%	4.4% *	0.9% *	12.8%	3.3%
75% or more	8.5%	13.7%	7.8%	5.0%	3.6%	4.5%	11.4%	4.2%
<b>Union presence</b>								
No union employees	8.3%	14.2%	8.0%	5.5%	2.9%	0.8% *	11.8%	2.1%
Has union employees	14.6%	14.7% *	18.3%	10.8%	15.2%	14.5%	14.8%	14.5%
Unknown	8.3%	11.3%	8.0% *	8.3% *	5.2% *	7.2%	10.1%	7.2%
<b>Percent low wage employees</b>								
50% or more low wage	6.4%	11.8%	8.8%	7.8% *	2.5% *	0.2% *	11.0%	1.9% *
Less than 50% low wage	9.8%	14.2%	8.3%	5.7%	4.8%	4.0%	11.8%	4.6%
Unknown	5.5%	15.6%	10.2% *	5.2% *	2.1% *	4.0%	13.1%	3.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 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. A. 2. c. (1) (1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

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	0.27%	0.70%	0.42%	0.73%	0.49%	0.58%	0.41%	0.38%
<b>Industry group</b>								
Agric., fish., forest.	2.13% *	2.74% *	2.57% *	0.00%	0.00%	0.00%	2.53% *	0.00%
Mining	5.69% *	7.11% *	10.29% *	2.34% *	0.00%	0.00%	7.19% *	6.92% *
Construction	0.93%	1.20%	1.80%	3.03% *	1.60% *	2.18% *	0.96%	2.00% *
Manufacturing	1.06%	2.93%	2.12% *	2.10% *	1.16% *	1.50% *	1.59%	0.87%
Transp., commu., util.	2.24%	5.28%	0.94% *	2.52% *	0.08% *	4.75%	2.29%	3.15%
Wholesale trade	1.41%	2.51%	2.61%	1.53%	1.43% *	2.16% *	2.05%	1.27% *
Retail trade	0.73%	2.22%	2.19%	1.33%	1.19% *	0.20%	1.64%	0.33%
Fin., ins., real est.	0.62%	1.67%	2.20%	1.61% *	1.59% *	0.33% *	1.38%	0.44%
Services	0.62%	1.06%	1.06%	1.26%	1.22%	0.71% *	0.69%	0.69%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Ownership</b>								
For profit, incorporated	0.22%	0.49%	0.62%	0.79%	0.63%	0.65%	0.29%	0.42%
For profit, unincorporated	1.36%	1.72%	3.16% *	1.60% *	2.73% *	0.39%	1.60%	0.87% *
Nonprofit	1.36%	2.57%	2.61%	2.78%	1.85% *	2.74% *	1.68%	1.34%
Unknown	2.64% *	8.73% *	0.00%	0.00%	1.36% *	0.48% *	7.43% *	0.42% *
<b>Age of firm</b>								
Less than 5 years	0.93%	1.43%	1.14%	3.17% *	1.41% *	0.07% *	1.05%	2.70% *
5-9 years	0.83%	1.25%	1.94%	1.64%	1.01% *	1.83% *	0.99%	0.84%
10-19 years	0.75%	0.84%	1.12%	0.80%	0.80%	5.61%	0.61%	2.76%
20 or more years	0.50%	1.56%	1.33%	1.39%	1.12%	0.97%	0.81%	0.66%
Unknown	0.17%	5.18% *	2.83% *	0.83%	0.59%	0.36%	1.74%	0.30%
<b>Multi/single status</b>								
2 or more locations	0.31%	3.96%	1.79%	0.71%	0.52%	0.58%	1.31%	0.41%
1 location only	0.40%	0.68%	0.49%	0.80%	0.91%	1.69% *	0.41%	0.68%
<b>Percent full-time employees</b>								
Less than 25%	1.68%	3.33%	6.27% *	3.12%	2.39% *	0.00%	3.11%	0.86%
25-49%	1.01%	3.03%	3.77% *	2.19% *	2.22% *	0.47% *	1.97%	0.84%
50-74%	0.73%	1.31%	1.71%	2.07%	1.48% *	0.50% *	0.88%	0.80%
75% or more	0.37%	0.83%	0.58%	0.62%	0.48%	0.73%	0.56%	0.49%
<b>Union presence</b>								
No union employees	0.34%	0.73%	0.56%	0.64%	0.55%	0.24% *	0.47%	0.22%
Has union employees	1.78%	4.77% *	5.03%	2.77%	4.24%	1.99%	2.61%	1.90%
Unknown	1.17%	2.44%	3.06% *	4.27% *	2.09% *	2.07%	1.75%	1.69%
<b>Percent low wage employees</b>								
50% or more low wage	0.60%	1.42%	2.05%	2.38% *	0.88% *	0.19% *	0.87%	0.59% *
Less than 50% low wage	0.29%	0.59%	0.39%	0.75%	0.71%	1.03%	0.39%	0.53%
Unknown	0.62%	2.98%	3.70% *	1.71% *	0.80% *	0.80%	1.78%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 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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