

Table I. A. 2. c. (3) (1997) Percent of private-sector establishments that offer health insurance that offer an any-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	7.9%	12.7%	6.7%	4.9%	3.2%	4.5%	10.3%	4.1%
<b>Industry group</b>								
Agric., fish., forest.	15.9%	21.4%	8.6% *	0.0%	0.0%	0.0%	17.8%	0.0%
Mining	11.0% *	16.4% *	0.0%	18.1% *	0.0%	2.2% *	13.2% *	1.5% *
Construction	8.2%	9.0%	8.1%	5.5% *	7.6% *	7.2% *	8.4%	6.4% *
Manufacturing	7.9%	15.8%	4.6%	3.9% *	3.8% *	8.1%	9.4%	5.6%
Transp., commu., util.	20.9%	16.8% *	9.1%	9.7% *	5.2% *	36.0%	13.5%	27.1%
Wholesale trade	5.9%	8.8%	5.4% *	4.9% *	2.3% *	3.3% *	7.4%	3.4%
Retail trade	4.3%	12.0%	5.9%	2.8%	3.1%	0.4%	8.8%	1.2%
Fin., ins., real est.	6.5%	13.8%	6.3% *	8.3% *	1.8% *	1.3% *	11.8%	2.3%
Services	8.9%	12.8%	7.6%	4.9%	3.5%	2.7%	11.1%	3.2%
Unknown	15.8% *	15.8% *	0.0%	0.0%	0.0%	0.0%	15.8% *	0.0%
<b>Ownership</b>								
For profit, incorporated	7.2%	12.1%	6.1%	4.5%	2.8%	4.9%	9.4%	4.4%
For profit, unincorporated	10.3%	11.9%	10.9%	4.0% *	2.3% *	2.5% *	11.6%	1.9% *
Nonprofit	10.2%	17.9%	7.5%	6.5%	4.4%	2.7% *	13.8%	4.1%
Unknown	6.1%	16.0%	26.5% *	14.2% *	4.7% *	0.5% *	15.4%	3.0% *
<b>Age of firm</b>								
Less than 5 years	8.0%	9.1%	6.2% *	4.6%	2.8% *	3.2% *	8.3%	4.8% *
5-9 years	7.0%	8.5%	4.3%	5.4%	4.0% *	0.5% *	7.3%	3.9% *
10-19 years	10.3%	13.5%	7.1%	3.6%	2.0% *	14.6%	11.0%	6.3%
20 or more years	9.3%	18.8%	7.7%	4.5%	3.4%	5.9%	13.3%	4.9%
Unknown	3.8%	15.5% *	6.8% *	7.5% *	3.2%	2.6%	8.9%	3.1%
<b>Multi/single status</b>								
2 or more locations	4.6%	13.0% *	6.1%	5.7%	3.1%	4.5%	7.8%	4.2%
1 location only	10.1%	12.7%	6.8%	4.3%	4.1%	1.1% *	10.6%	4.0%
<b>Percent full-time employees</b>								
Less than 25%	11.1%	21.6%	9.2% *	7.7% *	3.4% *	0.5% *	16.9%	2.7%
25-49%	6.4%	15.4%	6.6% *	8.0%	1.7% *	0.1% *	12.2%	1.2% *
50-74%	8.8%	14.5%	8.7%	6.1%	2.4% *	0.8% *	12.5%	2.0%
75% or more	7.7%	11.6%	6.2%	4.2%	3.5%	5.9%	9.4%	5.0%
<b>Union presence</b>								
No union employees	7.3%	12.4%	6.4%	4.6%	2.4%	1.7%	10.1%	2.4%
Has union employees	10.3%	12.0%	14.4%	10.5%	11.0%	8.8%	12.8%	9.2%
Unknown	13.1%	18.1%	7.5% *	4.1% *	6.1% *	13.3%	14.7%	12.1%
<b>Percent low wage employees</b>								
50% or more low wage	8.8%	20.6%	7.8% *	6.8%	1.8% *	0.1% *	16.2%	1.7%
Less than 50% low wage	7.8%	11.4%	6.6%	4.5%	3.9%	2.4%	9.5%	3.3%
Unknown	7.7%	20.1%	6.9% *	7.0% *	2.1% *	6.6%	14.8%	6.1%

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. (3) (1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-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	0.36%	0.90%	0.60%	0.44%	0.42%	0.28%	0.59%	0.22%
<b>Industry group</b>								
Agric., fish., forest.	3.75%	5.14%	2.93% *	0.00%	0.00%	0.00%	4.06%	0.00%
Mining	7.70% *	13.39% *	0.00%	8.03% *	0.00%	2.77% *	12.35% *	2.79% *
Construction	0.79%	1.29%	1.78%	2.33% *	4.40% *	6.91% *	0.90%	2.08% *
Manufacturing	1.38%	4.22%	1.30%	1.16% *	1.46% *	1.97%	2.16%	0.98%
Transp., commu., util.	1.89%	5.16% *	2.31%	3.53% *	1.70% *	4.06%	2.75%	2.84%
Wholesale trade	0.87%	1.62%	2.99% *	1.66% *	1.27% *	1.66% *	1.24%	0.85%
Retail trade	0.36%	1.69%	1.24%	0.59%	0.65%	0.12%	0.76%	0.17%
Fin., ins., real est.	0.61%	2.02%	2.84% *	5.10% *	0.92% *	0.61% *	1.71%	0.52%
Services	0.67%	1.21%	1.00%	0.83%	0.73%	0.69%	0.95%	0.53%
Unknown	5.02% *	5.02% *	0.00%	0.00%	0.00%	0.00%	5.02% *	0.00%
<b>Ownership</b>								
For profit, incorporated	0.42%	0.96%	0.64%	0.53%	0.65%	0.38%	0.65%	0.26%
For profit, unincorporated	1.03%	1.43%	2.74%	2.02% *	1.75% *	1.26% *	1.21%	0.68% *
Nonprofit	1.01%	2.86%	1.92%	1.53%	1.15%	1.47% *	1.42%	1.10%
Unknown	1.00%	3.97%	8.66% *	6.53% *	1.55% *	0.17% *	3.79%	0.89% *
<b>Age of firm</b>								
Less than 5 years	0.93%	1.02%	1.97% *	1.23%	1.56% *	6.00% *	0.94%	2.01% *
5-9 years	0.98%	1.42%	0.95%	1.07%	1.85% *	1.18% *	1.08%	1.29% *
10-19 years	0.95%	1.30%	1.25%	0.98%	0.89% *	3.73%	1.02%	1.72%
20 or more years	0.54%	1.44%	0.93%	0.67%	0.91%	0.77%	0.76%	0.49%
Unknown	0.39%	5.52% *	2.67% *	2.56% *	0.68%	0.35%	2.06%	0.30%
<b>Multi/single status</b>								
2 or more locations	0.25%	3.94% *	1.47%	1.00%	0.45%	0.28%	1.33%	0.25%
1 location only	0.58%	0.90%	0.63%	0.35%	0.92%	2.02% *	0.62%	0.39%
<b>Percent full-time employees</b>								
Less than 25%	1.51%	3.34%	3.82% *	3.38% *	1.26% *	0.66% *	2.46%	0.80%
25-49%	0.66%	1.81%	3.07% *	2.35%	1.15% *	0.07% *	1.02%	0.42% *
50-74%	1.05%	2.19%	2.15%	1.56%	1.10% *	0.42% *	1.50%	0.39%
75% or more	0.39%	0.96%	0.77%	0.52%	0.48%	0.41%	0.64%	0.36%
<b>Union presence</b>								
No union employees	0.39%	0.85%	0.51%	0.51%	0.48%	0.31%	0.61%	0.18%
Has union employees	1.25%	2.78%	4.00%	3.13%	2.87%	1.87%	1.39%	1.40%
Unknown	2.31%	4.59%	3.79% *	1.92% *	5.00% *	2.48%	3.62%	2.16%
<b>Percent low wage employees</b>								
50% or more low wage	1.29%	2.88%	3.14% *	1.61%	0.81% *	0.14% *	2.34%	0.47%
Less than 50% low wage	0.57%	1.11%	0.74%	0.39%	0.45%	0.36%	0.77%	0.29%
Unknown	0.60%	2.93%	2.77% *	4.00% *	0.80% *	0.62%	2.12%	0.60%

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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