

Table I. D. 4. a(1997) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution 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 | 18.5% | 49.3% | 33.3% | 23.5% | 15.9% | 12.9% | 36.6% | 14.4% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 27.3% | 78.2% | 28.0% * | 2.2% * | 1.4% * | 0.3% * | 52.3% | 1.0% * |
| Mining | 51.3% | 54.6% * | 67.4% | 65.3% | 67.7% | 32.4% * | 49.1% | 52.5% |
| Construction | 36.9% | 67.5% | 25.8% | 40.7% | 19.2% * | 14.1% * | 47.8% | 20.0% |
| Manufacturing | 15.9% | 31.2% | 43.6% | 15.0% | 24.1% | 10.9% | 28.9% | 14.4% |
| Transp., commu., util. | 33.3% | 56.8% | 45.1% | 20.7% | 9.9% * | 38.8% | 41.9% | 32.4% |
| Wholesale trade | 19.1% | 64.2% | 33.0% | 25.2% | 9.9% * | 13.3% * | 39.6% | 13.8% |
| Retail trade | 11.4% | 46.4% | 22.0% | 16.2% | 16.0% | 5.5% | 25.9% | 8.2% |
| Fin., ins., real est. | 12.4% | 38.3% | 33.9% | 31.7% | 14.4% * | 4.6% * | 35.9% | 8.0% * |
| Services | 16.8% | 45.5% | 32.4% | 21.8% | 11.3% | 10.1% | 36.3% | 11.4% |
| Unknown | 52.2% * | 52.2% * | 0.0% | 0.0% | 0.0% | 0.0% | 52.2% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 18.5% | 49.1% | 34.3% | 23.0% | 16.7% | 13.1% | 35.1% | 14.8% |
| For profit, unincorporated | 20.9% | 40.4% | 21.1% * | 7.0% * | 15.4% | 12.3% * | 31.7% | 12.3% |
| Nonprofit | 19.9% | 70.2% | 38.7% | 27.0% | 13.3% * | 14.8% * | 52.8% | 14.7% |
| Unknown | 12.8% | 41.0% | 37.8% * | 55.9% | 14.1% * | 7.2% * | 48.7% | 10.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 25.2% | 45.3% | 19.7% * | 19.4% | 14.7% * | 4.8% * | 32.1% | 13.5% * |
| 5-9 years | 30.0% | 51.7% | 29.1% | 22.7% | 35.5% | 4.4% * | 34.8% | 24.9% |
| 10-19 years | 29.1% | 47.0% | 31.6% | 25.1% | 14.9% * | 31.0% | 37.0% | 23.0% |
| 20 or more years | 19.2% | 52.1% | 43.2% | 23.4% | 13.2% | 14.5% | 40.0% | 14.8% |
| Unknown | 12.5% | 66.0% | 29.5% | 24.8% | 16.1% | 10.6% | 30.8% | 12.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 13.8% | 21.0% * | 31.6% | 22.3% | 13.8% | 13.1% | 21.3% | 13.6% |
| 1 location only | 29.2% | 50.5% | 33.5% | 23.9% | 19.7% | 8.8% * | 38.2% | 18.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 21.1% | 65.5% | 36.4% * | 32.1% | 25.4% * | 0.6% * | 50.0% | 11.2% * |
| 25-49% | 12.7% | 58.0% | 38.2% | 24.7% | 13.5% * | 5.5% * | 45.8% | 7.5% |
| 50-74% | 20.1% | 44.7% | 36.2% | 27.0% | 17.9% * | 12.9% | 39.6% | 15.1% |
| 75% or more | 18.5% | 49.3% | 32.9% | 23.1% | 15.6% | 13.3% | 35.8% | 14.6% |
| Union presence | | | | | | | | |
| No union employees | 15.2% | 46.9% | 30.7% | 20.8% | 12.5% | 6.1% | 33.5% | 9.5% |
| Has union employees | 27.0% | 76.8% | 60.8% | 45.4% | 31.9% | 21.3% | 69.6% | 23.5% |
| Unknown | 22.8% | 45.3% | 25.4% * | 26.5% | 12.2% * | 23.5% | 29.6% | 22.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 15.0% | 55.4% | 27.0% | 26.4% | 14.7% * | 0.2% * | 37.7% | 8.7% * |
| Less than 50% low wage | 21.3% | 49.1% | 34.8% | 23.6% | 17.3% | 12.4% | 37.2% | 15.4% |
| Unknown | 13.7% | 48.5% | 17.7% * | 19.1% | 9.0% * | 13.7% | 24.1% | 13.4% |

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.D.4.a(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution 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 | 0.41% | 1.87% | 2.71% | 1.86% | 1.59% | 0.77% | 1.68% | 0.55% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4.99% | 10.05% | 10.53% * | 2.23% * | 9.25% * | 0.12% * | 6.07% | 2.45% * |
| Mining | 10.78% | 16.74% * | 19.35% | 18.31% | 19.78% | 12.74% * | 13.65% | 13.02% |
| Construction | 3.60% | 4.14% | 5.84% | 6.90% | 8.11% * | 7.43% * | 4.97% | 4.97% |
| Manufacturing | 1.46% | 7.72% | 6.49% | 2.09% | 3.86% | 1.66% | 4.27% | 1.65% |
| Transp., comm., util. | 2.70% | 9.26% | 11.39% | 3.46% | 2.97% * | 4.16% | 7.17% | 2.53% |
| Wholesale trade | 2.35% | 4.88% | 3.70% | 4.24% | 4.03% * | 4.35% * | 2.61% | 2.77% |
| Retail trade | 1.06% | 3.25% | 4.30% | 3.38% | 2.73% | 0.88% | 2.66% | 0.87% |
| Fin., ins., real est. | 2.49% | 6.07% | 6.87% | 5.21% | 5.69% * | 2.43% * | 4.59% | 2.82% * |
| Services | 1.35% | 3.96% | 2.61% | 2.47% | 2.88% | 1.56% | 2.11% | 1.61% |
| Unknown | 15.78% * | 15.78% * | 0.00% | 0.00% | 0.00% | 0.00% | 15.78% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.81% | 1.48% | 2.44% | 2.34% | 1.52% | 0.82% | 1.96% | 0.76% |
| For profit, unincorporated | 2.04% | 5.79% | 8.76% * | 3.00% * | 3.85% | 4.62% * | 3.51% | 2.49% |
| Nonprofit | 2.22% | 8.06% | 5.84% | 5.06% | 4.06% * | 4.97% * | 5.04% | 2.69% |
| Unknown | 3.05% | 9.51% | 13.56% * | 14.80% | 5.61% * | 2.43% * | 9.97% | 1.98% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.98% | 4.89% | 6.77% * | 5.08% | 5.44% * | 2.45% * | 3.52% | 5.43% * |
| 5-9 years | 3.11% | 3.07% | 3.63% | 2.99% | 8.04% | 9.35% * | 2.58% | 4.77% |
| 10-19 years | 2.19% | 4.36% | 4.81% | 4.10% | 5.21% * | 6.39% | 2.46% | 4.07% |
| 20 or more years | 0.87% | 5.52% | 3.67% | 3.21% | 1.70% | 1.76% | 3.35% | 1.11% |
| Unknown | 1.21% | 13.07% | 6.88% | 3.72% | 3.50% | 0.82% | 7.34% | 1.13% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.71% | 8.15% * | 4.77% | 4.51% | 2.52% | 0.81% | 3.63% | 0.71% |
| 1 location only | 1.69% | 2.11% | 2.87% | 2.51% | 2.92% | 7.24% * | 1.56% | 2.68% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5.23% | 5.75% | 11.50% * | 9.13% | 8.79% * | 0.49% * | 6.82% | 5.07% * |
| 25-49% | 1.96% | 7.07% | 7.37% | 5.53% | 4.14% * | 2.09% * | 5.45% | 1.72% |
| 50-74% | 1.84% | 3.72% | 3.65% | 5.40% | 5.45% * | 3.53% | 2.34% | 2.33% |
| 75% or more | 0.53% | 1.90% | 2.97% | 1.87% | 1.57% | 0.80% | 1.84% | 0.58% |
| Union presence | | | | | | | | |
| No union employees | 0.46% | 1.75% | 2.65% | 2.03% | 1.42% | 0.54% | 1.51% | 0.65% |
| Has union employees | 1.02% | 11.88% | 10.54% | 7.42% | 6.31% | 1.80% | 7.47% | 1.68% |
| Unknown | 3.60% | 8.48% | 7.86% * | 6.62% | 5.43% * | 3.88% | 2.97% | 3.80% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.69% | 4.30% | 6.14% | 4.04% | 6.53% * | 0.23% * | 2.10% | 3.10% * |
| Less than 50% low wage | 0.48% | 1.94% | 3.03% | 2.00% | 1.75% | 1.20% | 1.73% | 0.79% |
| Unknown | 0.99% | 7.39% | 5.95% * | 3.78% | 3.49% * | 1.12% | 4.25% | 1.01% |

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.