

Table I.A.2.b(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single 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	51.2%	75.9%	57.0%	47.1%	32.6%	16.8%	68.3%	25.2%
Industry group **								
Agric., fish., forest.	76.9%	84.4%	62.7%	64.5%	--	--	79.0%	58.4%
Mining	67.2%	70.8%	90.1%	60.7%	--	--	71.6%	48.7%
Construction	66.4%	75.3%	52.9%	54.6%	--	--	67.4%	56.1%
Manufacturing	49.3%	75.9%	52.7%	43.2%	--	--	61.3%	30.8%
Transp., commu., util.	58.0%	74.8%	49.2%	46.6%	--	--	64.9%	52.2%
Wholesale trade	56.9%	82.0%	56.9%	49.5%	--	--	72.4%	31.6%
Retail Trade	31.4%	64.8%	50.2%	38.3%	--	--	56.6%	14.6%
Fin., ins., real est.	44.2%	79.6%	70.3%	56.7%	--	--	75.9%	19.3%
Services	60.1%	76.6%	60.6%	49.1%	--	--	71.1%	30.7%
Unknown	95.1%	95.1%	0.0%	0.0%	--	--	95.1%	0.0%
Ownership								
For profit, incorporated	47.7%	75.1%	55.6%	45.7%	--	--	66.1%	23.4%
For profit, unincorporated	66.6%	76.6%	58.0%	41.2%	--	--	73.4%	24.3%
Nonprofit	63.6%	80.2%	67.4%	55.5%	--	--	74.0%	46.3%
Unknown	32.5%	76.6%	30.7% *	69.2%	--	--	69.9%	19.8%
Age of firm								
Less than 5 years	65.0%	72.7%	51.2%	43.7%	--	--	67.5%	30.7%
5-9 years	63.0%	72.1%	54.1%	45.0%	--	--	66.2%	34.0%
10-19 years	65.3%	78.8%	57.9%	46.6%	--	--	70.8%	36.3%
20 or more years	49.3%	79.9%	61.3%	49.9%	--	--	70.2%	26.2%
Unknown	24.8%	65.7%	47.1%	44.3%	--	--	50.4%	21.7%
Multi/single status								
2 or more locations	26.2%	49.8%	50.6%	44.0%	--	--	48.3%	23.2%
1 location only	68.3%	76.6%	57.9%	49.5%	--	--	70.1%	43.4%
Percent full-time employees								
Less than 25%	55.7%	81.3%	57.4%	58.7%	--	--	73.0%	30.6%
25-49 %	39.7%	75.8%	61.3%	39.6%	--	--	67.0%	15.9%
50-74 %	49.5%	70.3%	55.7%	43.0%	--	--	64.9%	20.7%
75% or more	52.4%	76.8%	56.9%	47.9%	--	--	68.8%	26.9%
Union presence								
No union employees	51.7%	76.0%	55.8%	47.2%	--	--	68.1%	22.3%
Has union employees	51.3%	79.6%	79.7%	55.3%	--	--	75.8%	40.4%
Unknown	44.8%	71.6%	62.2%	32.5%	--	--	66.4%	32.2%
Percent low wage employees **								
50% or more low wage	41.8%	75.1%	58.0%	41.8%	--	--	67.4%	17.4%
Less than 50% low wage	58.2%	76.2%	57.0%	48.3%	--	--	68.7%	30.5%
Unknown	28.7%	72.5%	54.5%	40.7%	--	--	63.5%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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.

-- 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.A.2.b(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single 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	0.45%	0.70%	0.99%	1.61%	1.09%	0.73%	0.42%	0.59%
Industry group **								
Agric., fish., forest.	4.26%	3.88%	10.28%	13.87%	--	--	4.11%	8.56%
Mining	8.32%	15.28%	23.37%	15.64%	--	--	10.05%	13.56%
Construction	2.70%	3.81%	1.84%	5.08%	--	--	3.03%	4.84%
Manufacturing	2.15%	1.99%	3.13%	3.05%	--	--	1.80%	1.69%
Transp., commu., util.	2.65%	3.47%	6.00%	7.20%	--	--	3.90%	2.95%
Wholesale trade	1.49%	2.20%	4.26%	3.22%	--	--	2.03%	2.31%
Retail Trade	0.97%	2.08%	3.46%	3.19%	--	--	1.48%	1.00%
Fin., ins., real est.	1.51%	2.53%	5.82%	3.77%	--	--	3.02%	2.68%
Services	0.81%	1.20%	2.04%	2.30%	--	--	1.15%	1.20%
Unknown	20.25%	20.25%	0.00%	0.00%	--	--	20.25%	0.00%
Ownership								
For profit, incorporated	0.54%	0.66%	0.99%	2.00%	--	--	0.45%	0.72%
For profit, unincorporated	1.46%	1.95%	2.97%	5.02%	--	--	1.53%	3.58%
Nonprofit	1.80%	1.78%	3.85%	3.32%	--	--	2.03%	2.25%
Unknown	2.71%	7.34%	13.53% *	10.99%	--	--	6.29%	3.67%
Age of firm								
Less than 5 years	1.21%	1.51%	3.54%	3.40%	--	--	1.37%	3.39%
5-9 years	1.56%	2.27%	2.91%	1.86%	--	--	1.68%	2.88%
10-19 years	1.22%	1.37%	2.30%	2.35%	--	--	1.10%	2.79%
20 or more years	1.12%	1.36%	2.05%	2.20%	--	--	1.10%	1.14%
Unknown	0.77%	8.37%	3.64%	5.19%	--	--	3.83%	0.91%
Multi/single status								
2 or more locations	0.46%	6.62%	4.16%	2.77%	--	--	2.20%	0.55%
1 location only	0.56%	0.69%	0.84%	1.29%	--	--	0.50%	2.18%
Percent full-time employees								
Less than 25%	2.27%	3.69%	7.27%	7.66%	--	--	4.26%	3.82%
25-49 %	1.79%	2.48%	4.98%	3.62%	--	--	1.88%	2.14%
50-74 %	1.10%	2.17%	3.73%	3.55%	--	--	1.30%	2.29%
75% or more	0.56%	0.71%	1.24%	1.99%	--	--	0.45%	0.97%
Union presence								
No union employees	0.61%	0.61%	1.19%	1.74%	--	--	0.43%	0.89%
Has union employees	2.52%	6.52%	4.77%	5.50%	--	--	3.92%	2.47%
Unknown	2.81%	4.08%	6.29%	8.11%	--	--	2.58%	2.99%
Percent low wage employees **								
50% or more low wage	2.43%	3.00%	3.40%	5.44%	--	--	2.30%	1.98%
Less than 50% low wage	0.54%	0.83%	0.82%	1.29%	--	--	0.47%	1.07%
Unknown	0.90%	2.95%	6.86%	7.77%	--	--	2.39%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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