

**Table I.A.2.b.(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 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	16.5%	23.4%	16.5%	15.7%	12.8%	7.4%	20.8%	10.1%
Industry group **								
Agric., fish., forest.	13.2%	--	--	--	--	--	14.1%	5.4%*
Mining	12.0%*	--	--	--	--	--	12.8%*	8.6%*
Construction	18.6%	--	--	--	--	--	18.9%	15.9%
Manufacturing	17.8%	--	--	--	--	--	22.3%	10.7%
Transp., commu., util.	24.2%	--	--	--	--	--	20.7%	27.2%
Wholesale trade	18.6%	--	--	--	--	--	24.6%	8.7%
Retail Trade	12.3%	--	--	--	--	--	20.2%	7.0%
Fin., ins., real est.	12.1%	--	--	--	--	--	21.1%	5.1%
Services	19.0%	--	--	--	--	--	20.9%	13.8%
Unknown	0.0%	--	--	--	--	--	0.0%	0.0%
Ownership								
For profit, incorporated	15.1%	--	--	--	--	--	19.4%	9.4%
For profit, unincorporated	22.0%	--	--	--	--	--	23.9%	10.0%
Nonprofit	22.9%	--	--	--	--	--	24.3%	20.6%
Unknown	9.4%	--	--	--	--	--	22.2%*	5.1%
Age of firm								
Less than 5 years	21.2%	--	--	--	--	--	21.9%	11.3%
5-9 years	19.9%	--	--	--	--	--	20.8%	11.8%
10-19 years	19.7%	--	--	--	--	--	20.3%	16.6%
20 or more years	16.6%	--	--	--	--	--	21.1%	11.7%
Unknown	8.3%	--	--	--	--	--	14.3%	7.5%
Multi/single status								
2 or more locations	10.0%	--	--	--	--	--	14.1%	9.4%
1 location only	21.0%	--	--	--	--	--	21.3%	16.7%
Percent full-time employees								
Less than 25%	18.0%	--	--	--	--	--	20.8%	14.1%
25-49 %	15.4%	--	--	--	--	--	23.6%	8.3%
50-74 %	17.1%	--	--	--	--	--	20.7%	10.2%
75% or more	16.5%	--	--	--	--	--	20.5%	10.2%
Union presence								
No union employees	16.1%	--	--	--	--	--	20.7%	7.9%
Has union employees	20.6%	--	--	--	--	--	22.5%	19.8%
Unknown	18.7%	--	--	--	--	--	21.7%	16.9%
Percent low wage employees **								
50% or more low wage	12.1%	--	--	--	--	--	18.2%	6.2%
Less than 50% low wage	18.7%	--	--	--	--	--	20.8%	12.9%
Unknown	10.6%	--	--	--	--	--	23.1%	7.8%

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.(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 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	0.42%	1.03%	0.88%	1.35%	0.62%	0.82%	0.64%	0.36%
Industry group **								
Agric., fish., forest.	3.08%	--	--	--	--	--	3.62%	3.66%*
Mining	5.58%*	--	--	--	--	--	7.19%*	7.02%*
Construction	1.80%	--	--	--	--	--	1.94%	4.36%
Manufacturing	1.66%	--	--	--	--	--	2.30%	1.16%
Transp., commu., util.	2.92%	--	--	--	--	--	2.57%	4.13%
Wholesale trade	2.25%	--	--	--	--	--	3.44%	2.16%
Retail Trade	0.74%	--	--	--	--	--	1.37%	0.79%
Fin., ins., real est.	1.27%	--	--	--	--	--	1.85%	1.08%
Services	0.59%	--	--	--	--	--	0.65%	1.06%
Unknown	0.00%	--	--	--	--	--	0.00%	0.00%
Ownership								
For profit, incorporated	0.38%	--	--	--	--	--	0.65%	0.50%
For profit, unincorporated	1.57%	--	--	--	--	--	1.74%	1.83%
Nonprofit	1.16%	--	--	--	--	--	1.39%	2.26%
Unknown	2.61%	--	--	--	--	--	7.41%*	0.92%
Age of firm								
Less than 5 years	1.82%	--	--	--	--	--	1.91%	2.32%
5-9 years	0.79%	--	--	--	--	--	0.86%	1.84%
10-19 years	0.84%	--	--	--	--	--	0.83%	2.69%
20 or more years	0.51%	--	--	--	--	--	0.98%	0.84%
Unknown	0.65%	--	--	--	--	--	2.06%	0.61%
Multi/single status								
2 or more locations	0.30%	--	--	--	--	--	1.32%	0.38%
1 location only	0.71%	--	--	--	--	--	0.70%	1.49%
Percent full-time employees								
Less than 25%	2.40%	--	--	--	--	--	3.52%	3.81%
25-49 %	1.26%	--	--	--	--	--	1.91%	1.81%
50-74 %	1.23%	--	--	--	--	--	1.29%	1.62%
75% or more	0.54%	--	--	--	--	--	0.75%	0.78%
Union presence								
No union employees	0.58%	--	--	--	--	--	0.74%	0.43%
Has union employees	1.88%	--	--	--	--	--	3.05%	2.00%
Unknown	2.13%	--	--	--	--	--	1.87%	2.85%
Percent low wage employees **								
50% or more low wage	1.28%	--	--	--	--	--	1.60%	1.20%
Less than 50% low wage	0.65%	--	--	--	--	--	0.77%	0.78%
Unknown	0.77%	--	--	--	--	--	3.12%	1.00%

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.

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\*\* 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.