

**Table I.A.2.b.(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 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	12.9%	--	--	--	--	--	16.6%	7.1%
Industry group **								
Agric., fish., forest.	29.4%	--	--	--	--	--	32.1%	--
Mining	12.4%*	--	--	--	--	--	15.0%*	--
Construction	12.9%	--	--	--	--	--	13.3%	--
Manufacturing	11.9%	--	--	--	--	--	14.1%	--
Transp., commu., util.	27.5%	--	--	--	--	--	23.9%	--
Wholesale trade	10.8%	--	--	--	--	--	12.1%	--
Retail Trade	7.3%	--	--	--	--	--	13.7%	--
Fin., ins., real est.	10.9%	--	--	--	--	--	18.0%	--
Services	15.0%	--	--	--	--	--	18.0%	--
Unknown	47.8%	--	--	--	--	--	47.8%	--
Ownership								
For profit, incorporated	11.6%	--	--	--	--	--	15.1%	--
For profit, unincorporated	18.2%	--	--	--	--	--	20.1%	--
Nonprofit	16.5%	--	--	--	--	--	19.7%	--
Unknown	10.8%	--	--	--	--	--	25.7%	--
Age of firm								
Less than 5 years	13.3%	--	--	--	--	--	13.9%	--
5-9 years	12.2%	--	--	--	--	--	13.0%	--
10-19 years	15.6%	--	--	--	--	--	16.8%	--
20 or more years	14.7%	--	--	--	--	--	21.0%	--
Unknown	7.5%	--	--	--	--	--	15.0%	--
Multi/single status								
2 or more locations	7.8%	--	--	--	--	--	12.7%	--
1 location only	16.4%	--	--	--	--	--	17.0%	--
Percent full-time employees								
Less than 25%	17.0%	--	--	--	--	--	22.7%	--
25-49 %	9.5%	--	--	--	--	--	17.8%	--
50-74 %	13.5%	--	--	--	--	--	18.4%	--
75% or more	12.9%	--	--	--	--	--	15.9%	--
Union presence								
No union employees	12.5%	--	--	--	--	--	16.4%	--
Has union employees	13.8%	--	--	--	--	--	18.2%	--
Unknown	16.4%	--	--	--	--	--	20.5%	--
Percent low wage employees **								
50% or more low wage	13.8%	--	--	--	--	--	24.4%	--
Less than 50% low wage	13.2%	--	--	--	--	--	15.7%	--
Unknown	11.1%	--	--	--	--	--	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.(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 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	0.28%	--	--	--	--	--	0.44%	0.41%
Industry group **								
Agric., fish., forest.	3.77%	--	--	--	--	--	4.37%	--
Mining	7.48%*	--	--	--	--	--	12.07%*	--
Construction	1.38%	--	--	--	--	--	1.54%	--
Manufacturing	1.26%	--	--	--	--	--	2.02%	--
Transp., commu., util.	1.87%	--	--	--	--	--	3.34%	--
Wholesale trade	0.78%	--	--	--	--	--	1.04%	--
Retail Trade	0.57%	--	--	--	--	--	1.22%	--
Fin., ins., real est.	1.08%	--	--	--	--	--	2.84%	--
Services	0.70%	--	--	--	--	--	1.12%	--
Unknown	13.86%	--	--	--	--	--	13.86%	--
Ownership								
For profit, incorporated	0.34%	--	--	--	--	--	0.43%	--
For profit, unincorporated	1.01%	--	--	--	--	--	1.18%	--
Nonprofit	0.83%	--	--	--	--	--	1.28%	--
Unknown	2.00%	--	--	--	--	--	6.19%	--
Age of firm								
Less than 5 years	0.99%	--	--	--	--	--	0.97%	--
5-9 years	0.99%	--	--	--	--	--	1.02%	--
10-19 years	1.15%	--	--	--	--	--	1.10%	--
20 or more years	0.72%	--	--	--	--	--	1.15%	--
Unknown	0.69%	--	--	--	--	--	2.45%	--
Multi/single status								
2 or more locations	0.37%	--	--	--	--	--	1.52%	--
1 location only	0.39%	--	--	--	--	--	0.41%	--
Percent full-time employees								
Less than 25%	1.78%	--	--	--	--	--	2.82%	--
25-49 %	0.84%	--	--	--	--	--	1.62%	--
50-74 %	1.12%	--	--	--	--	--	1.80%	--
75% or more	0.42%	--	--	--	--	--	0.56%	--
Union presence								
No union employees	0.27%	--	--	--	--	--	0.40%	--
Has union employees	1.70%	--	--	--	--	--	2.70%	--
Unknown	1.83%	--	--	--	--	--	2.96%	--
Percent low wage employees **								
50% or more low wage	1.29%	--	--	--	--	--	2.01%	--
Less than 50% low wage	0.47%	--	--	--	--	--	0.62%	--
Unknown	0.67%	--	--	--	--	--	2.15%	--

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.