

**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%	--	--	--	--	--	10.3%	4.1%
Industry group **								
Agric., fish., forest.	15.9%	--	--	--	--	--	17.8%	--
Mining	11.0%*	--	--	--	--	--	13.2%*	--
Construction	8.2%	--	--	--	--	--	8.4%	--
Manufacturing	7.9%	--	--	--	--	--	9.4%	--
Transp., commu., util.	20.9%	--	--	--	--	--	13.5%	--
Wholesale trade	5.9%	--	--	--	--	--	7.4%	--
Retail Trade	4.3%	--	--	--	--	--	8.8%	--
Fin., ins., real est.	6.5%	--	--	--	--	--	11.8%	--
Services	8.9%	--	--	--	--	--	11.1%	--
Unknown	15.8%*	--	--	--	--	--	15.8%*	--
Ownership								
For profit, incorporated	7.2%	--	--	--	--	--	9.4%	--
For profit, unincorporated	10.3%	--	--	--	--	--	11.6%	--
Nonprofit	10.2%	--	--	--	--	--	13.8%	--
Unknown	6.1%	--	--	--	--	--	15.4%	--
Age of firm								
Less than 5 years	8.0%	--	--	--	--	--	8.3%	--
5-9 years	7.0%	--	--	--	--	--	7.3%	--
10-19 years	10.3%	--	--	--	--	--	11.0%	--
20 or more years	9.3%	--	--	--	--	--	13.3%	--
Unknown	3.8%	--	--	--	--	--	8.9%	--
Multi/single status								
2 or more locations	4.6%	--	--	--	--	--	7.8%	--
1 location only	10.1%	--	--	--	--	--	10.6%	--
Percent full-time employees								
Less than 25%	11.1%	--	--	--	--	--	16.9%	--
25-49 %	6.4%	--	--	--	--	--	12.2%	--
50-74 %	8.8%	--	--	--	--	--	12.5%	--
75% or more	7.7%	--	--	--	--	--	9.4%	--
Union presence								
No union employees	7.3%	--	--	--	--	--	10.1%	--
Has union employees	10.3%	--	--	--	--	--	12.8%	--
Unknown	13.1%	--	--	--	--	--	14.7%	--
Percent low wage employees **								
50% or more low wage	8.8%	--	--	--	--	--	16.2%	--
Less than 50% low wage	7.8%	--	--	--	--	--	9.5%	--
Unknown	7.7%	--	--	--	--	--	14.8%	--

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.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%	--	--	--	--	--	0.59%	0.22%
Industry group **								
Agric., fish., forest.	3.75%	--	--	--	--	--	4.06%	--
Mining	7.70%*	--	--	--	--	--	12.35%*	--
Construction	0.79%	--	--	--	--	--	0.90%	--
Manufacturing	1.38%	--	--	--	--	--	2.16%	--
Transp., commu., util.	1.89%	--	--	--	--	--	2.75%	--
Wholesale trade	0.87%	--	--	--	--	--	1.24%	--
Retail Trade	0.36%	--	--	--	--	--	0.76%	--
Fin., ins., real est.	0.61%	--	--	--	--	--	1.71%	--
Services	0.67%	--	--	--	--	--	0.95%	--
Unknown	5.02%*	--	--	--	--	--	5.02%*	--
Ownership								
For profit, incorporated	0.42%	--	--	--	--	--	0.65%	--
For profit, unincorporated	1.03%	--	--	--	--	--	1.21%	--
Nonprofit	1.01%	--	--	--	--	--	1.42%	--
Unknown	1.00%	--	--	--	--	--	3.79%	--
Age of firm								
Less than 5 years	0.93%	--	--	--	--	--	0.94%	--
5-9 years	0.98%	--	--	--	--	--	1.08%	--
10-19 years	0.95%	--	--	--	--	--	1.02%	--
20 or more years	0.54%	--	--	--	--	--	0.76%	--
Unknown	0.39%	--	--	--	--	--	2.06%	--
Multi/single status								
2 or more locations	0.25%	--	--	--	--	--	1.33%	--
1 location only	0.58%	--	--	--	--	--	0.62%	--
Percent full-time employees								
Less than 25%	1.51%	--	--	--	--	--	2.46%	--
25-49 %	0.66%	--	--	--	--	--	1.02%	--
50-74 %	1.05%	--	--	--	--	--	1.50%	--
75% or more	0.39%	--	--	--	--	--	0.64%	--
Union presence								
No union employees	0.39%	--	--	--	--	--	0.61%	--
Has union employees	1.25%	--	--	--	--	--	1.39%	--
Unknown	2.31%	--	--	--	--	--	3.62%	--
Percent low wage employees **								
50% or more low wage	1.29%	--	--	--	--	--	2.34%	--
Less than 50% low wage	0.57%	--	--	--	--	--	0.77%	--
Unknown	0.60%	--	--	--	--	--	2.12%	--

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.