

**Table I.A.1(1997) Number of private-sector establishments 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	6,135,778	3,750,584	774,556	480,377	390,600	739,661	4,798,696	1,337,083
Industry group **								
Agric., fish., forest.	282,834	248,266	23,929	6,003	3,529	1,107*	275,668	7,166
Mining	35,520	22,237	6,519	4,373*	381*	2,009*	32,657	2,863*
Construction	544,412	416,845	81,962	35,826	6,239	3,540	523,202	21,210
Manufacturing	375,980	163,286	72,437	61,328	35,401	43,528	272,589	103,391
Transp., commu., util.	257,200	128,327	31,358	19,009	17,906	60,599	169,857	87,343
Wholesale trade	440,172	244,267	61,467	48,047	28,836	57,554	329,006	111,166
Retail Trade	1,378,006	654,134	185,221	121,630	117,653	299,368	912,382	465,624
Fin., ins., real est.	615,441	340,970	41,253	35,072	53,849	144,297	395,840	219,601
Services	2,172,460	1,498,520	270,386	149,089	126,805	127,659	1,853,740	318,719
Unknown	33,755	33,732	23*	0	0	0	33,755	0
Ownership								
For profit, incorporated	3,847,551	1,966,310	589,356	372,055	275,813	644,018	2,770,834	1,076,718
For profit, unincorporated	1,567,238	1,370,601	108,353	39,676	21,895	26,713	1,503,989	63,249
Nonprofit	500,573	284,981	70,214	60,683	65,575	19,120	385,329	115,244
Unknown	220,416	128,693	6,634	7,962	27,318	49,810	138,544	81,873
Age of firm								
Less than 5 years	1,651,911	1,410,425	159,216	63,569	12,121	6,581	1,615,237	36,675
5-9 years	1,006,803	773,231	148,918	59,622	16,150	8,884	961,624	45,179
10-19 years	1,190,170	823,991	194,222	105,989	32,245	33,723	1,084,122	106,049
20 or more years	1,482,178	653,231	222,333	172,615	137,154	296,845	963,722	518,456
Unknown	804,715	89,707	49,867	78,583	192,931	393,627	173,990	630,724
Multi/single status								
2 or more locations	1,392,457	41,549	85,981	186,893	339,832	738,202	198,455	1,194,002
1 location only	4,743,321	3,709,036	688,576	293,484	50,768	1,458	4,600,241	143,080
Percent full-time employees								
Less than 25%	771,972	599,115	79,685	39,877	28,137	25,158	704,095	67,877
25-49 %	455,324	229,629	61,440	43,874	33,821	86,560	319,278	136,046
50-74 %	896,833	580,396	121,914	64,271	53,642	76,610	737,052	159,781
75% or more	4,009,629	2,339,424	511,516	332,356	275,000	551,333	3,036,250	973,379
Unknown	2,021*	2,021*	0	0	0	0	2,021*	0
Union presence								
No union employees	5,475,526	3,463,851	715,233	434,673	341,749	520,020	4,426,664	1,048,862
Has union employees	240,172	60,962	28,572	23,154	28,289	99,194	101,952	138,220
Unknown	420,080	225,771	30,752	22,549	20,561	120,447	270,080	150,000
Percent low wage employees **								
50% or more low wage	1,054,056	703,837	129,019	73,860	75,018	72,322	874,361	179,695
Less than 50% low wage	4,181,032	2,715,638	597,519	371,398	240,875	255,600	3,524,205	656,827
Unknown	900,690	331,108	48,018	35,118	74,707	411,738	400,129	500,561

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.A.1(1997) Standard error for number of private-sector establishments 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	18,167	21,660	13,325	12,068	9,642	16,190	20,496	17,575
Industry group **								
Agric., fish., forest.	8,859	7,719	3,367	478	558	606 *	8,546	911
Mining	5,076	4,348	1,653	860 *	229 *	543 *	5,177	585 *
Construction	11,172	9,657	2,768	3,487	1,085	1,004	11,384	2,080
Manufacturing	6,194	6,148	3,973	2,723	3,024	2,905	7,595	4,647
Transp., commu., util.	8,767	6,383	2,710	1,172	2,266	4,121	6,874	4,839
Wholesale trade	13,182	10,618	4,584	5,976	3,987	3,415	10,059	8,600
Retail Trade	9,028	12,214	4,851	3,120	5,499	8,336	12,442	6,593
Fin., ins., real est.	15,927	8,561	3,940	3,732	2,862	14,602	7,576	14,815
Services	25,699	24,828	6,963	6,557	6,225	4,955	27,424	9,583
Unknown	3,285	3,291	23 *	0	0	0	3,285	0
Ownership								
For profit, incorporated	22,742	20,839	11,632	8,771	7,075	16,531	18,974	19,690
For profit, unincorporated	15,776	14,528	6,773	2,979	1,806	3,229	16,671	3,822
Nonprofit	15,451	12,367	3,577	4,743	3,531	1,351	12,609	5,297
Unknown	8,972	5,672	1,255	2,143	4,292	3,034	4,946	6,369
Age of firm								
Less than 5 years	12,787	11,012	5,379	3,671	1,763	1,580	13,543	2,784
5-9 years	17,081	15,431	8,680	3,580	1,679	1,243	16,179	2,527
10-19 years	18,824	13,446	9,758	3,477	4,105	2,369	20,312	4,582
20 or more years	25,964	10,767	7,279	5,792	5,512	17,051	13,096	16,659
Unknown	15,444	3,795	3,191	6,582	8,586	9,262	6,515	13,680
Multi/single status								
2 or more locations	16,470	2,840	3,952	8,694	9,272	16,174	5,369	16,183
1 location only	23,520	22,375	11,813	7,460	2,479	131	22,528	4,163
Percent full-time employees								
Less than 25%	16,093	14,684	5,227	3,451	2,816	3,476	16,704	5,781
25-49 %	12,101	10,433	3,557	2,369	3,211	3,770	12,105	3,851
50-74 %	16,450	8,407	7,528	3,229	1,901	4,959	15,022	5,501
75% or more	23,998	24,890	11,589	8,793	8,807	15,852	20,030	12,738
Unknown	2,021 *	2,021 *	0	0	0	0	2,021 *	0
Union presence								
No union employees	23,579	24,416	13,110	12,705	7,648	12,137	22,939	12,909
Has union employees	15,122	6,592	2,080	1,951	4,062	8,102	6,715	10,061
Unknown	8,725	5,709	1,678	2,843	1,623	9,698	6,633	11,017
Percent low wage employees **								
50% or more low wage	8,242	10,840	4,661	3,659	4,542	4,634	10,854	6,107
Less than 50% low wage	24,865	23,497	8,547	8,555	8,001	15,886	21,718	10,974
Unknown	16,386	7,715	3,787	3,257	3,063	9,013	10,384	9,551

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.A.1.a(1997) Percent of number of private-sector establishments 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	6,135,778	61.1%	12.6%	7.8%	6.4%	12.1%	78.2%	21.8%
Industry group **								
Agric., fish., forest.	282,834	87.8%	8.5%	2.1%	1.2%	0.4%*	97.5%	2.5%
Mining	35,520	62.6%	18.4%	12.3%*	1.1%*	5.7%*	91.9%	8.1%*
Construction	544,412	76.6%	15.1%	6.6%	1.1%	0.7%	96.1%	3.9%
Manufacturing	375,980	43.4%	19.3%	16.3%	9.4%	11.6%	72.5%	27.5%
Transp., commu., util.	257,200	49.9%	12.2%	7.4%	7.0%	23.6%	66.0%	34.0%
Wholesale trade	440,172	55.5%	14.0%	10.9%	6.6%	13.1%	74.7%	25.3%
Retail Trade	1,378,006	47.5%	13.4%	8.8%	8.5%	21.7%	66.2%	33.8%
Fin., ins., real est.	615,441	55.4%	6.7%	5.7%	8.7%	23.4%	64.3%	35.7%
Services	2,172,460	69.0%	12.4%	6.9%	5.8%	5.9%	85.3%	14.7%
Unknown	33,755	99.9%	0.1%*	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	3,847,551	51.1%	15.3%	9.7%	7.2%	16.7%	72.0%	28.0%
For profit, unincorporated	1,567,238	87.5%	6.9%	2.5%	1.4%	1.7%	96.0%	4.0%
Nonprofit	500,573	56.9%	14.0%	12.1%	13.1%	3.8%	77.0%	23.0%
Unknown	220,416	58.4%	3.0%	3.6%	12.4%	22.6%	62.9%	37.1%
Age of firm								
Less than 5 years	1,651,911	85.4%	9.6%	3.8%	0.7%	0.4%	97.8%	2.2%
5-9 years	1,006,803	76.8%	14.8%	5.9%	1.6%	0.9%	95.5%	4.5%
10-19 years	1,190,170	69.2%	16.3%	8.9%	2.7%	2.8%	91.1%	8.9%
20 or more years	1,482,178	44.1%	15.0%	11.6%	9.3%	20.0%	65.0%	35.0%
Unknown	804,715	11.1%	6.2%	9.8%	24.0%	48.9%	21.6%	78.4%
Multi/single status								
2 or more locations	1,392,457	3.0%	6.2%	13.4%	24.4%	53.0%	14.3%	85.7%
1 location only	4,743,321	78.2%	14.5%	6.2%	1.1%	0.0%	97.0%	3.0%
Percent full-time employees								
Less than 25%	771,972	77.6%	10.3%	5.2%	3.6%	3.3%	91.2%	8.8%
25-49 %	455,324	50.4%	13.5%	9.6%	7.4%	19.0%	70.1%	29.9%
50-74 %	896,833	64.7%	13.6%	7.2%	6.0%	8.5%	82.2%	17.8%
75% or more	4,009,629	58.3%	12.8%	8.3%	6.9%	13.8%	75.7%	24.3%
Unknown	2,021*	100.0%*	0.0%	0.0%	0.0%	0.0%	100.0%*	0.0%
Union presence								
No union employees	5,475,526	63.3%	13.1%	7.9%	6.2%	9.5%	80.8%	19.2%
Has union employees	240,172	25.4%	11.9%	9.6%	11.8%	41.3%	42.4%	57.6%
Unknown	420,080	53.7%	7.3%	5.4%	4.9%	28.7%	64.3%	35.7%
Percent low wage employees **								
50% or more low wage	1,054,056	66.8%	12.2%	7.0%	7.1%	6.9%	83.0%	17.0%
Less than 50% low wage	4,181,032	65.0%	14.3%	8.9%	5.8%	6.1%	84.3%	15.7%
Unknown	900,690	36.8%	5.3%	3.9%	8.3%	45.7%	44.4%	55.6%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.A.1.a(1997) Standard error for percent of number of private-sector establishments 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	18,167	0.26%	0.23%	0.20%	0.15%	0.26%	0.27%	0.27%
Industry group **								
Agric., fish., forest.	8,859	0.92%	1.13%	0.18%	0.19%	0.23% *	0.31%	0.31%
Mining	5,076	9.75%	5.13%	4.77% *	1.45% *	2.20% *	3.51%	3.51% *
Construction	11,172	0.64%	0.51%	0.55%	0.21%	0.19%	0.39%	0.39%
Manufacturing	6,194	1.51%	0.85%	0.68%	0.76%	0.87%	1.29%	1.29%
Transp., commu., util.	8,767	1.34%	1.13%	0.50%	0.75%	1.47%	1.57%	1.57%
Wholesale trade	13,182	1.58%	1.08%	1.31%	0.82%	0.59%	1.53%	1.53%
Retail Trade	9,028	0.67%	0.36%	0.23%	0.41%	0.63%	0.59%	0.59%
Fin., ins., real est.	15,927	1.63%	0.69%	0.69%	0.39%	1.92%	1.69%	1.69%
Services	25,699	0.61%	0.26%	0.27%	0.34%	0.23%	0.49%	0.49%
Unknown	3,285	0.09%	0.09% *	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	22,742	0.46%	0.32%	0.24%	0.17%	0.38%	0.43%	0.43%
For profit, unincorporated	15,776	0.52%	0.40%	0.19%	0.11%	0.21%	0.25%	0.25%
Nonprofit	15,451	1.42%	0.72%	0.80%	0.71%	0.26%	0.79%	0.79%
Unknown	8,972	1.59%	0.67%	1.02%	1.62%	1.10%	1.77%	1.77%
Age of firm								
Less than 5 years	12,787	0.36%	0.28%	0.23%	0.11%	0.10%	0.17%	0.17%
5-9 years	17,081	0.93%	0.79%	0.34%	0.16%	0.12%	0.24%	0.24%
10-19 years	18,824	0.63%	0.67%	0.24%	0.36%	0.23%	0.45%	0.45%
20 or more years	25,964	0.84%	0.45%	0.35%	0.31%	0.89%	0.62%	0.62%
Unknown	15,444	0.45%	0.41%	0.75%	0.93%	0.90%	0.75%	0.75%
Multi/single status								
2 or more locations	16,470	0.19%	0.29%	0.65%	0.57%	0.90%	0.39%	0.39%
1 location only	23,520	0.22%	0.23%	0.17%	0.05%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	16,093	0.86%	0.59%	0.50%	0.37%	0.43%	0.75%	0.75%
25-49 %	12,101	1.42%	0.68%	0.48%	0.70%	0.87%	1.07%	1.07%
50-74 %	16,450	0.57%	0.68%	0.33%	0.24%	0.52%	0.57%	0.57%
75% or more	23,998	0.36%	0.33%	0.23%	0.21%	0.37%	0.27%	0.27%
Unknown	2,021 *	31.62% *	0.00%	0.00%	0.00%	0.00%	31.62% *	0.00%
Union presence								
No union employees	23,579	0.27%	0.25%	0.24%	0.14%	0.21%	0.22%	0.22%
Has union employees	15,122	1.38%	1.22%	1.02%	1.11%	1.96%	1.57%	1.57%
Unknown	8,725	1.75%	0.38%	0.59%	0.41%	1.83%	1.99%	1.99%
Percent low wage employees **								
50% or more low wage	8,242	0.67%	0.44%	0.36%	0.42%	0.47%	0.61%	0.61%
Less than 50% low wage	24,865	0.29%	0.24%	0.23%	0.20%	0.36%	0.23%	0.23%
Unknown	16,386	0.52%	0.42%	0.31%	0.36%	0.61%	0.62%	0.62%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.A.2(1997) Percent of private-sector establishments that offer health insurance 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	52.4%	32.9%	63.5%	82.7%	93.8%	98.2%	40.4%	95.6%
Industry group **								
Agric., fish., forest.	21.6%	16.2%	54.9%	56.9%	96.4%	88.2%	19.8%	90.0%
Mining	42.5%	24.9% *	50.0%	89.5%	100.0%	100.0%	37.5%	100.0%
Construction	40.4%	31.8%	60.9%	79.4%	91.6%	100.0%	38.4%	90.1%
Manufacturing	68.4%	42.3%	76.8%	88.1%	99.5%	99.2%	57.3%	97.6%
Transp., commu., util.	59.1%	31.2%	66.8%	86.8%	97.5%	94.3%	40.9%	94.6%
Wholesale trade	65.6%	43.6%	84.1%	94.2%	96.5%	100.0%	54.5%	98.4%
Retail Trade	53.6%	24.4%	48.6%	71.7%	89.8%	99.0%	32.4%	95.1%
Fin., ins., real est.	62.3%	37.2%	70.8%	91.1%	97.8%	99.1%	42.6%	97.9%
Services	50.5%	36.8%	65.8%	84.8%	93.1%	96.3%	43.0%	93.9%
Unknown	12.3% *	12.3% *	0.0%	0.0%	0.0%	0.0%	12.3% *	0.0%
Ownership								
For profit, incorporated	62.0%	40.3%	67.1%	83.1%	93.1%	98.4%	49.0%	95.6%
For profit, unincorporated	27.3%	22.8%	41.0%	65.2%	95.9%	95.2%	24.6%	93.6%
Nonprofit	59.2%	37.9%	72.4%	91.8%	96.2%	97.6%	48.1%	96.3%
Unknown	47.6%	17.9%	18.7% *	82.3%	93.2%	97.7%	19.2%	95.7%
Age of firm								
Less than 5 years	27.2%	23.2%	42.8%	59.4%	81.1%	97.4%	25.9%	82.9%
5-9 years	39.3%	31.7%	56.4%	73.6%	91.8%	89.6%	37.1%	86.3%
10-19 years	52.4%	41.6%	65.9%	83.9%	93.8%	99.6%	48.3%	93.7%
20 or more years	72.8%	46.3%	82.9%	93.1%	98.2%	99.8%	58.8%	98.8%
Unknown	83.3%	19.8%	55.3%	84.1%	91.6%	97.1%	41.9%	94.7%
Multi/single status								
2 or more locations	93.9%	71.1%	72.8%	91.4%	94.0%	98.2%	78.0%	96.6%
1 location only	40.3%	32.5%	62.3%	77.1%	92.3%	86.8%	38.8%	87.7%
Percent full-time employees								
Less than 25%	16.2%	7.7%	22.1%	47.7%	69.3%	89.4%	10.5%	75.2%
25-49 %	53.6%	29.8%	44.8%	71.2%	90.2%	99.5%	35.7%	95.6%
50-74 %	49.0%	33.0%	56.5%	81.4%	95.2%	98.1%	38.8%	95.8%
75% or more	60.1%	39.7%	73.9%	88.6%	96.5%	98.4%	48.3%	97.0%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Union presence								
No union employees	51.3%	33.2%	63.9%	83.4%	95.0%	98.9%	40.7%	96.1%
Has union employees	81.9%	49.0%	69.0%	92.4%	94.6%	99.7%	59.6%	98.3%
Unknown	50.5%	24.8%	49.4%	58.5%	72.7%	93.9%	29.0%	89.4%
Percent low wage employees **								
50% or more low wage	29.4%	14.1%	25.7%	58.8%	86.0%	96.7%	17.3%	88.4%
Less than 50% low wage	55.4%	39.2%	72.6%	88.7%	96.8%	98.9%	47.6%	96.8%
Unknown	65.8%	21.4%	52.3%	69.0%	92.0%	98.0%	27.3%	96.6%

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.

\*\* 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(1997) Standard error for percent of private-sector establishments that offer health insurance 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	0.23%	0.33%	1.00%	0.64%	0.69%	0.39%	0.30%	0.24%
Industry group **								
Agric., fish., forest.	1.45%	1.15%	6.87%	13.00%	10.31%	20.96%	1.42%	3.26%
Mining	4.70%	9.00% *	14.02%	12.55%	25.82%	14.91%	4.00%	0.00%
Construction	0.87%	0.79%	2.56%	2.26%	4.11%	0.00%	0.87%	1.83%
Manufacturing	1.04%	2.57%	2.86%	1.37%	0.34%	0.79%	1.52%	0.56%
Transp., commu., util.	1.56%	2.83%	4.16%	3.62%	2.65%	1.89%	1.83%	1.08%
Wholesale trade	1.87%	3.00%	3.00%	1.76%	2.57%	0.00%	2.21%	0.80%
Retail Trade	0.94%	1.07%	1.77%	1.91%	1.61%	0.40%	0.96%	0.50%
Fin., ins., real est.	1.22%	1.17%	4.32%	3.11%	0.70%	0.49%	1.16%	0.54%
Services	0.60%	0.74%	1.55%	1.14%	0.90%	0.73%	0.62%	0.53%
Unknown	4.86% *	4.89% *	0.00%	0.00%	0.00%	0.00%	4.86% *	0.00%
Ownership								
For profit, incorporated	0.56%	0.80%	1.26%	0.79%	1.20%	0.39%	0.67%	0.36%
For profit, unincorporated	0.94%	0.84%	3.58%	3.99%	1.69%	1.39%	0.85%	1.56%
Nonprofit	1.37%	1.19%	3.09%	0.99%	1.35%	1.68%	1.59%	1.06%
Unknown	1.51%	1.66%	11.14% *	6.83%	2.63%	1.05%	1.54%	1.23%
Age of firm								
Less than 5 years	0.82%	0.87%	2.44%	1.93%	5.28%	1.58%	0.86%	2.54%
5-9 years	1.18%	1.42%	3.14%	2.70%	4.69%	7.20%	1.25%	2.70%
10-19 years	0.85%	1.05%	2.52%	1.80%	1.73%	0.39%	0.90%	0.66%
20 or more years	0.83%	1.28%	1.04%	0.64%	0.63%	0.11%	1.19%	0.22%
Unknown	0.64%	1.88%	4.97%	1.75%	0.99%	0.60%	2.29%	0.43%
Multi/single status								
2 or more locations	0.40%	6.54%	3.42%	0.85%	0.70%	0.39%	2.14%	0.25%
1 location only	0.35%	0.35%	0.99%	0.84%	1.05%	5.84%	0.33%	0.91%
Percent full-time employees								
Less than 25%	0.86%	0.73%	1.88%	4.37%	3.50%	4.82%	0.74%	1.95%
25-49 %	1.34%	2.03%	3.00%	2.49%	3.75%	0.35%	1.41%	1.05%
50-74 %	0.93%	1.21%	1.97%	2.30%	1.54%	0.54%	1.11%	0.79%
75% or more	0.41%	0.57%	1.10%	0.68%	0.41%	0.43%	0.48%	0.24%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Union presence								
No union employees	0.28%	0.40%	1.02%	0.62%	0.47%	0.37%	0.36%	0.32%
Has union employees	1.13%	2.68%	4.69%	4.37%	2.64%	0.25%	2.14%	0.60%
Unknown	1.25%	1.87%	4.74%	3.82%	5.48%	1.55%	1.44%	1.29%
Percent low wage employees **								
50% or more low wage	0.62%	1.02%	1.47%	2.82%	1.32%	1.33%	0.81%	1.17%
Less than 50% low wage	0.43%	0.50%	1.23%	0.37%	0.46%	0.29%	0.44%	0.17%
Unknown	0.43%	1.57%	3.16%	3.19%	1.88%	0.48%	1.21%	0.42%

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.

\*\* 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.a(1997) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	31.8%	14.7%	32.3%	76.0%	14.4%	58.1%
Industry group **						
Agric., fish., forest.	17.8%	16.2%	48.3%*	19.0%*	14.7%	44.1%
Mining	25.7%	16.8%	100.0%	67.8%	16.6%	64.6%
Construction	14.8%	13.9%	23.2%	46.1%	14.1%	22.4%
Manufacturing	28.8%	14.8%	42.2%	71.0%	14.6%	50.8%
Transp., commu., util.	48.3%	16.6%	56.8%	86.2%	15.8%	75.6%
Wholesale trade	31.8%	14.7%	43.8%	81.2%	12.7%	63.2%
Retail Trade	42.6%	12.1%	34.2%	76.6%	12.3%	62.8%
Fin., ins., real est.	42.4%	13.3%	26.9%	80.0%	12.2%	66.1%
Services	23.4%	15.9%	23.6%	67.1%	15.8%	43.7%
Unknown	16.7%*	16.7%*	0.0%	0.0%	16.7%*	0.0%
Ownership						
For profit, incorporated	34.1%	13.2%	34.4%	78.8%	12.7%	62.2%
For profit, unincorporated	19.2%	15.3%	26.1%	64.6%	15.0%	45.4%
Nonprofit	24.5%	22.7%	21.7%	41.6%	23.7%	25.6%
Unknown	51.1%	24.7%	46.2%	66.4%	24.8%	60.1%
Age of firm						
Less than 5 years	14.4%	13.8%	25.1%	39.8%	13.7%	24.6%
5-9 years	13.9%	12.4%	32.0%	46.2%	12.4%	27.7%
10-19 years	18.5%	14.4%	21.5%	77.2%	14.4%	40.6%
20 or more years	37.2%	15.7%	38.0%	80.5%	15.6%	61.2%
Unknown	57.4%	22.2%	29.8%	74.0%	18.9%	62.1%
Multi/single status						
2 or more locations	57.1%	18.9%	33.9%	76.2%	18.1%	62.3%
1 location only	14.4%	14.1%	23.3%	45.6%	14.1%	19.3%
Percent full-time employees						
Less than 25%	28.2%	15.4%	15.3%*	72.7%	16.9%	44.6%
25-49 %	42.8%	15.8%	36.2%	80.7%	16.5%	65.8%
50-74 %	27.6%	15.7%	18.9%	74.6%	15.9%	49.4%
75% or more	31.6%	14.4%	35.6%	75.6%	13.8%	59.2%
Union presence						
No union employees	28.8%	14.3%	32.1%	75.8%	13.9%	55.4%
Has union employees	54.2%	25.1%	33.9%	77.1%	27.0%	66.3%
Unknown	50.3%	16.9%	33.0%	76.1%	16.1%	70.2%
Percent low wage employees **						
50% or more low wage	31.4%	13.9%	29.8%	69.7%	14.8%	47.2%
Less than 50% low wage	23.5%	14.3%	31.0%	75.3%	14.0%	48.7%
Unknown	64.1%	22.0%	41.8%	77.7%	19.9%	74.1%

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.

\*\* 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.a(1997) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.26%	1.16%	0.95%	0.23%	0.57%
Industry group **						
Agric., fish., forest.	3.37%	3.39%	14.82%*	13.67%*	3.42%	10.05%
Mining	5.09%	4.64%	27.89%	15.77%	4.88%	13.49%
Construction	1.65%	1.77%	5.32%	10.56%	1.80%	2.55%
Manufacturing	1.55%	1.55%	3.12%	1.57%	1.63%	1.78%
Transp., commu., util.	2.08%	1.94%	5.42%	1.83%	2.07%	2.14%
Wholesale trade	1.61%	1.66%	6.70%	3.73%	1.89%	2.14%
Retail Trade	1.13%	1.17%	3.54%	1.13%	1.11%	1.36%
Fin., ins., real est.	1.80%	1.40%	6.80%	2.55%	1.69%	2.75%
Services	0.54%	0.63%	2.07%	1.54%	0.66%	0.91%
Unknown	10.25%*	10.25%*	0.00%	0.00%	10.25%*	0.00%
Ownership						
For profit, incorporated	0.40%	0.60%	1.83%	1.08%	0.52%	0.67%
For profit, unincorporated	1.22%	1.30%	7.02%	5.50%	1.26%	3.13%
Nonprofit	1.40%	1.43%	2.08%	2.65%	1.38%	2.30%
Unknown	2.24%	5.77%	7.40%	3.90%	6.08%	3.18%
Age of firm						
Less than 5 years	1.26%	1.35%	6.12%	10.33%	1.48%	3.50%
5-9 years	1.24%	1.10%	5.53%	9.94%	1.14%	3.57%
10-19 years	0.76%	0.56%	3.71%	4.89%	0.56%	3.42%
20 or more years	0.86%	0.93%	1.93%	1.97%	1.00%	1.36%
Unknown	1.00%	1.70%	2.11%	1.41%	1.45%	1.08%
Multi/single status						
2 or more locations	0.59%	0.89%	1.11%	0.95%	0.92%	0.63%
1 location only	0.27%	0.26%	2.06%	3.41%	0.27%	1.22%
Percent full-time employees						
Less than 25%	2.74%	2.57%	6.12%*	5.78%	2.90%	3.45%
25-49 %	2.32%	1.48%	5.22%	3.48%	1.66%	3.81%
50-74 %	1.23%	1.21%	2.39%	1.76%	1.37%	1.86%
75% or more	0.49%	0.37%	1.32%	1.48%	0.34%	0.98%
Union presence						
No union employees	0.42%	0.31%	1.46%	0.97%	0.30%	0.66%
Has union employees	1.92%	3.11%	7.80%	2.39%	3.46%	1.76%
Unknown	2.62%	2.91%	7.58%	3.49%	2.77%	2.83%
Percent low wage employees **						
50% or more low wage	1.75%	1.78%	2.71%	3.87%	2.34%	2.17%
Less than 50% low wage	0.54%	0.31%	1.85%	2.05%	0.29%	1.20%
Unknown	0.95%	1.83%	5.38%	0.76%	2.04%	0.59%

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.

\*\* 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) 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.

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) 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.

\* 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.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-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	27.6%	37.1%	32.8%	27.2%	18.7%	12.7%	35.3%	16.1%
Industry group **								
Agric., fish., forest.	39.2%	--	--	--	--	--	38.0%	49.3%
Mining	43.1%	--	--	--	--	--	43.8%	40.0%*
Construction	37.7%	--	--	--	--	--	37.8%	36.4%
Manufacturing	25.3%	--	--	--	--	--	30.1%	17.8%
Transp., commu., util.	34.8%	--	--	--	--	--	24.1%	43.8%
Wholesale trade	32.8%	--	--	--	--	--	40.5%	20.1%
Retail Trade	15.4%	--	--	--	--	--	26.1%	8.2%
Fin., ins., real est.	26.0%	--	--	--	--	--	41.4%	13.9%
Services	31.7%	--	--	--	--	--	37.2%	17.2%
Unknown	47.3%*	--	--	--	--	--	47.3%*	0.0%
Ownership								
For profit, incorporated	27.0%	--	--	--	--	--	35.6%	15.5%
For profit, unincorporated	31.1%	--	--	--	--	--	34.1%	12.1%
Nonprofit	32.5%	--	--	--	--	--	36.2%	26.3%
Unknown	15.3%	--	--	--	--	--	24.7%	12.1%
Age of firm								
Less than 5 years	34.5%	--	--	--	--	--	35.6%	18.7%
5-9 years	34.1%	--	--	--	--	--	35.6%	21.0%
10-19 years	36.5%	--	--	--	--	--	38.2%	27.6%
20 or more years	25.6%	--	--	--	--	--	33.1%	17.2%
Unknown	14.3%	--	--	--	--	--	27.1%	12.7%
Multi/single status								
2 or more locations	16.2%	--	--	--	--	--	26.5%	14.9%
1 location only	35.4%	--	--	--	--	--	36.0%	27.2%
Percent full-time employees								
Less than 25%	26.2%	--	--	--	--	--	33.2%	15.9%
25-49 %	18.5%	--	--	--	--	--	29.1%	9.2%
50-74 %	23.0%	--	--	--	--	--	29.7%	10.6%
75% or more	29.5%	--	--	--	--	--	36.9%	17.9%
Union presence								
No union employees	27.1%	--	--	--	--	--	35.1%	12.8%
Has union employees	34.5%	--	--	--	--	--	46.2%	29.3%
Unknown	28.5%	--	--	--	--	--	30.1%	27.6%
Percent low wage employees **								
50% or more low wage	18.4%	--	--	--	--	--	27.4%	9.9%
Less than 50% low wage	31.8%	--	--	--	--	--	36.6%	19.4%
Unknown	16.0%	--	--	--	--	--	25.8%	13.8%

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.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-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	0.36%	0.99%	0.78%	1.45%	0.87%	0.63%	0.62%	0.51%
Industry group **								
Agric., fish., forest.	5.60%	--	--	--	--	--	5.91%	8.53%
Mining	6.85%	--	--	--	--	--	9.24%	12.09%*
Construction	1.78%	--	--	--	--	--	1.58%	6.41%
Manufacturing	1.08%	--	--	--	--	--	1.84%	0.96%
Transp., commu., util.	2.52%	--	--	--	--	--	3.03%	3.34%
Wholesale trade	1.54%	--	--	--	--	--	2.21%	2.33%
Retail Trade	1.15%	--	--	--	--	--	1.83%	1.11%
Fin., ins., real est.	1.52%	--	--	--	--	--	3.42%	2.30%
Services	0.53%	--	--	--	--	--	0.70%	1.03%
Unknown	14.73%*	--	--	--	--	--	14.73%*	0.00%
Ownership								
For profit, incorporated	0.42%	--	--	--	--	--	0.72%	0.59%
For profit, unincorporated	1.25%	--	--	--	--	--	1.51%	2.41%
Nonprofit	1.73%	--	--	--	--	--	2.44%	1.53%
Unknown	2.69%	--	--	--	--	--	6.71%	2.91%
Age of firm								
Less than 5 years	1.30%	--	--	--	--	--	1.38%	3.74%
5-9 years	1.42%	--	--	--	--	--	1.57%	2.76%
10-19 years	0.83%	--	--	--	--	--	1.16%	2.33%
20 or more years	0.60%	--	--	--	--	--	0.83%	1.07%
Unknown	0.47%	--	--	--	--	--	4.24%	0.63%
Multi/single status								
2 or more locations	0.61%	--	--	--	--	--	3.00%	0.52%
1 location only	0.48%	--	--	--	--	--	0.57%	1.73%
Percent full-time employees								
Less than 25%	2.81%	--	--	--	--	--	3.27%	4.73%
25-49 %	1.19%	--	--	--	--	--	2.01%	1.80%
50-74 %	1.12%	--	--	--	--	--	1.73%	1.17%
75% or more	0.46%	--	--	--	--	--	0.64%	0.70%
Union presence								
No union employees	0.26%	--	--	--	--	--	0.56%	0.60%
Has union employees	2.65%	--	--	--	--	--	4.91%	2.17%
Unknown	3.06%	--	--	--	--	--	3.03%	3.57%
Percent low wage employees **								
50% or more low wage	1.05%	--	--	--	--	--	0.76%	1.58%
Less than 50% low wage	0.50%	--	--	--	--	--	0.66%	0.75%
Unknown	0.81%	--	--	--	--	--	2.22%	0.84%

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) 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.

\* 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(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 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	28.7%	48.2%	29.6%	19.8%	10.5%	9.1%	40.6%	10.7%
Industry group **								
Agric., fish., forest.	48.1%	60.4%	33.3%	--	--	--	52.8%	--
Mining	54.8%	61.1%	71.4%	--	--	--	57.4%	--
Construction	42.1%	50.9%	29.0%	--	--	--	44.0%	--
Manufacturing	25.6%	44.2%	26.5%	--	--	--	32.9%	--
Transp., commu., util.	39.3%	49.2%	21.5%	--	--	--	38.3%	--
Wholesale trade	34.7%	56.0%	33.7%	--	--	--	45.7%	--
Retail Trade	16.9%	42.9%	28.1%	--	--	--	34.1%	--
Fin., ins., real est.	20.4%	44.0%	28.8%	--	--	--	40.0%	--
Services	33.1%	48.1%	30.2%	--	--	--	41.8%	--
Unknown	39.3%*	39.3%*	0.0%	--	--	--	39.3%*	--
Ownership								
For profit, incorporated	26.9%	48.1%	28.6%	--	--	--	39.0%	--
For profit, unincorporated	37.6%	45.1%	32.1%	--	--	--	42.6%	--
Nonprofit	34.7%	58.5%	35.3%	--	--	--	48.0%	--
Unknown	16.2%	47.7%	26.5%*	--	--	--	42.8%	--
Age of firm								
Less than 5 years	38.6%	45.2%	24.2%	--	--	--	40.2%	--
5-9 years	36.8%	45.4%	23.7%	--	--	--	38.6%	--
10-19 years	36.9%	47.9%	27.9%	--	--	--	40.7%	--
20 or more years	28.0%	54.6%	34.8%	--	--	--	43.6%	--
Unknown	10.9%	42.1%	33.9%	--	--	--	29.2%	--
Multi/single status								
2 or more locations	11.7%	34.5%	31.7%	--	--	--	25.3%	--
1 location only	40.4%	48.6%	29.3%	--	--	--	41.9%	--
Percent full-time employees								
Less than 25%	31.4%	51.3%	36.4%	--	--	--	45.9%	--
25-49 %	22.3%	49.3%	33.7%	--	--	--	41.3%	--
50-74 %	29.8%	48.1%	32.0%	--	--	--	42.0%	--
75% or more	29.0%	48.0%	28.5%	--	--	--	40.0%	--
Union presence								
No union employees	28.2%	47.9%	28.2%	--	--	--	40.0%	--
Has union employees	40.5%	65.9%	64.4%	--	--	--	62.7%	--
Unknown	25.0%	45.4%	24.1%*	--	--	--	38.2%	--
Percent low wage employees **								
50% or more low wage	24.5%	50.0%	33.7%	--	--	--	43.9%	--
Less than 50% low wage	32.7%	48.1%	29.4%	--	--	--	40.5%	--
Unknown	15.4%	47.4%	26.5%	--	--	--	38.0%	--

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(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 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	0.48%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
Industry group **								
Agric., fish., forest.	5.07%	7.68%	8.91%	--	--	--	5.39%	--
Mining	10.51%	15.82%	19.91%	--	--	--	12.23%	--
Construction	2.30%	2.67%	2.69%	--	--	--	2.63%	--
Manufacturing	2.43%	5.57%	3.14%	--	--	--	3.16%	--
Transp., commu., util.	2.01%	6.03%	4.33%	--	--	--	4.37%	--
Wholesale trade	1.87%	3.64%	4.58%	--	--	--	3.10%	--
Retail Trade	0.99%	2.60%	1.88%	--	--	--	1.77%	--
Fin., ins., real est.	1.07%	2.83%	4.57%	--	--	--	2.65%	--
Services	0.92%	1.72%	1.66%	--	--	--	1.22%	--
Unknown	12.85%*	12.85%*	0.00%	--	--	--	12.85%*	--
Ownership								
For profit, incorporated	0.43%	0.97%	1.36%	--	--	--	0.64%	--
For profit, unincorporated	1.54%	2.26%	2.12%	--	--	--	1.88%	--
Nonprofit	2.23%	3.17%	2.37%	--	--	--	2.85%	--
Unknown	2.47%	8.27%	8.66%*	--	--	--	7.76%	--
Age of firm								
Less than 5 years	1.13%	2.06%	2.86%	--	--	--	1.26%	--
5-9 years	1.91%	3.17%	2.22%	--	--	--	2.03%	--
10-19 years	1.27%	1.53%	2.09%	--	--	--	1.19%	--
20 or more years	0.87%	2.11%	2.39%	--	--	--	1.22%	--
Unknown	0.50%	8.91%	3.52%	--	--	--	3.57%	--
Multi/single status								
2 or more locations	0.29%	3.44%	2.44%	--	--	--	1.52%	--
1 location only	0.66%	1.19%	1.26%	--	--	--	0.64%	--
Percent full-time employees								
Less than 25%	2.70%	4.10%	6.94%	--	--	--	3.60%	--
25-49 %	1.60%	4.19%	4.63%	--	--	--	2.88%	--
50-74 %	1.24%	2.76%	2.68%	--	--	--	1.42%	--
75% or more	0.50%	1.22%	1.55%	--	--	--	0.68%	--
Union presence								
No union employees	0.63%	1.22%	1.20%	--	--	--	0.76%	--
Has union employees	2.33%	6.83%	5.64%	--	--	--	3.66%	--
Unknown	2.52%	4.43%	8.14%*	--	--	--	3.31%	--
Percent low wage employees **								
50% or more low wage	2.16%	4.25%	3.71%	--	--	--	3.01%	--
Less than 50% low wage	0.66%	1.33%	1.37%	--	--	--	0.76%	--
Unknown	0.69%	3.78%	5.86%	--	--	--	2.89%	--

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.(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 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	8.7%	14.1%	8.4%	5.9%	3.9%	3.6%	11.8%	3.9%
Industry group **								
Agric., fish., forest.	6.8%*	--	--	--	--	--	7.6%*	--
Mining	11.1%*	--	--	--	--	--	12.8%*	--
Construction	11.2%	--	--	--	--	--	11.8%	--
Manufacturing	8.0%	--	--	--	--	--	10.8%	--
Transp., commu., util.	16.7%	--	--	--	--	--	12.2%	--
Wholesale trade	10.1%	--	--	--	--	--	14.2%	--
Retail Trade	6.1%	--	--	--	--	--	12.2%	--
Fin., ins., real est.	5.8%	--	--	--	--	--	11.2%	--
Services	9.7%	--	--	--	--	--	11.8%	--
Unknown	0.0%	--	--	--	--	--	0.0%	--
Ownership								
For profit, incorporated	7.8%	--	--	--	--	--	10.7%	--
For profit, unincorporated	12.8%	--	--	--	--	--	14.5%	--
Nonprofit	11.0%	--	--	--	--	--	14.2%	--
Unknown	5.2%*	--	--	--	--	--	16.9%*	--
Age of firm								
Less than 5 years	12.6%	--	--	--	--	--	13.1%	--
5-9 years	11.2%	--	--	--	--	--	12.0%	--
10-19 years	10.7%	--	--	--	--	--	10.7%	--
20 or more years	8.5%	--	--	--	--	--	12.4%	--
Unknown	2.9%	--	--	--	--	--	6.7%	--
Multi/single status								
2 or more locations	4.0%	--	--	--	--	--	5.9%	--
1 location only	11.9%	--	--	--	--	--	12.3%	--
Percent full-time employees								
Less than 25%	9.1%	--	--	--	--	--	13.0%	--
25-49 %	8.5%	--	--	--	--	--	14.6%	--
50-74 %	9.5%	--	--	--	--	--	12.8%	--
75% or more	8.5%	--	--	--	--	--	11.4%	--
Union presence								
No union employees	8.3%	--	--	--	--	--	11.8%	--
Has union employees	14.6%	--	--	--	--	--	14.8%	--
Unknown	8.3%	--	--	--	--	--	10.1%	--
Percent low wage employees **								
50% or more low wage	6.4%	--	--	--	--	--	11.0%	--
Less than 50% low wage	9.8%	--	--	--	--	--	11.8%	--
Unknown	5.5%	--	--	--	--	--	13.1%	--

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.(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 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	0.27%	0.70%	0.42%	0.73%	0.49%	0.58%	0.41%	0.38%
Industry group **								
Agric., fish., forest.	2.13%*	--	--	--	--	--	2.53%*	--
Mining	5.69%*	--	--	--	--	--	7.19%*	--
Construction	0.93%	--	--	--	--	--	0.96%	--
Manufacturing	1.06%	--	--	--	--	--	1.59%	--
Transp., commu., util.	2.24%	--	--	--	--	--	2.29%	--
Wholesale trade	1.41%	--	--	--	--	--	2.05%	--
Retail Trade	0.73%	--	--	--	--	--	1.64%	--
Fin., ins., real est.	0.62%	--	--	--	--	--	1.38%	--
Services	0.62%	--	--	--	--	--	0.69%	--
Unknown	0.00%	--	--	--	--	--	0.00%	--
Ownership								
For profit, incorporated	0.22%	--	--	--	--	--	0.29%	--
For profit, unincorporated	1.36%	--	--	--	--	--	1.60%	--
Nonprofit	1.36%	--	--	--	--	--	1.68%	--
Unknown	2.64%*	--	--	--	--	--	7.43%*	--
Age of firm								
Less than 5 years	0.93%	--	--	--	--	--	1.05%	--
5-9 years	0.83%	--	--	--	--	--	0.99%	--
10-19 years	0.75%	--	--	--	--	--	0.61%	--
20 or more years	0.50%	--	--	--	--	--	0.81%	--
Unknown	0.17%	--	--	--	--	--	1.74%	--
Multi/single status								
2 or more locations	0.31%	--	--	--	--	--	1.31%	--
1 location only	0.40%	--	--	--	--	--	0.41%	--
Percent full-time employees								
Less than 25%	1.68%	--	--	--	--	--	3.11%	--
25-49 %	1.01%	--	--	--	--	--	1.97%	--
50-74 %	0.73%	--	--	--	--	--	0.88%	--
75% or more	0.37%	--	--	--	--	--	0.56%	--
Union presence								
No union employees	0.34%	--	--	--	--	--	0.47%	--
Has union employees	1.78%	--	--	--	--	--	2.61%	--
Unknown	1.17%	--	--	--	--	--	1.75%	--
Percent low wage employees **								
50% or more low wage	0.60%	--	--	--	--	--	0.87%	--
Less than 50% low wage	0.29%	--	--	--	--	--	0.39%	--
Unknown	0.62%	--	--	--	--	--	1.78%	--

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.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-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	14.7%	23.6%	16.0%	10.6%	5.5%	5.4%	20.4%	6.0%
Industry group **								
Agric., fish., forest.	26.9%	--	--	--	--	--	29.1%	--
Mining	33.1%	--	--	--	--	--	31.4%	--
Construction	24.4%	--	--	--	--	--	25.3%	--
Manufacturing	12.5%	--	--	--	--	--	15.3%	--
Transp., commu., util.	19.3%	--	--	--	--	--	14.4%	--
Wholesale trade	20.3%	--	--	--	--	--	26.1%	--
Retail Trade	7.3%	--	--	--	--	--	14.5%	--
Fin., ins., real est.	10.1%	--	--	--	--	--	18.9%	--
Services	16.7%	--	--	--	--	--	21.1%	--
Unknown	23.4%*	--	--	--	--	--	23.4%*	--
Ownership								
For profit, incorporated	14.5%	--	--	--	--	--	20.6%	--
For profit, unincorporated	16.4%	--	--	--	--	--	18.6%	--
Nonprofit	16.7%	--	--	--	--	--	23.1%	--
Unknown	6.1%*	--	--	--	--	--	13.3%*	--
Age of firm								
Less than 5 years	19.8%	--	--	--	--	--	20.7%	--
5-9 years	19.9%	--	--	--	--	--	20.6%	--
10-19 years	19.7%	--	--	--	--	--	20.8%	--
20 or more years	13.1%	--	--	--	--	--	20.1%	--
Unknown	6.0%	--	--	--	--	--	17.1%	--
Multi/single status								
2 or more locations	6.4%	--	--	--	--	--	13.4%	--
1 location only	20.3%	--	--	--	--	--	21.0%	--
Percent full-time employees								
Less than 25%	12.5%	--	--	--	--	--	17.5%	--
25-49 %	8.8%	--	--	--	--	--	16.9%	--
50-74 %	13.6%	--	--	--	--	--	19.2%	--
75% or more	15.5%	--	--	--	--	--	21.0%	--
Union presence								
No union employees	14.1%	--	--	--	--	--	19.9%	--
Has union employees	28.1%	--	--	--	--	--	41.3%	--
Unknown	9.8%	--	--	--	--	--	15.0%	--
Percent low wage employees **								
50% or more low wage	10.5%	--	--	--	--	--	18.4%	--
Less than 50% low wage	17.3%	--	--	--	--	--	21.1%	--
Unknown	6.6%	--	--	--	--	--	12.7%	--

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.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-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	0.21%	0.66%	0.84%	0.86%	0.40%	0.60%	0.31%	0.37%
Industry group **								
Agric., fish., forest.	5.13%	--	--	--	--	--	5.43%	--
Mining	6.47%	--	--	--	--	--	8.57%	--
Construction	2.37%	--	--	--	--	--	2.45%	--
Manufacturing	1.20%	--	--	--	--	--	1.68%	--
Transp., commu., util.	2.44%	--	--	--	--	--	3.53%	--
Wholesale trade	1.36%	--	--	--	--	--	1.97%	--
Retail Trade	0.52%	--	--	--	--	--	1.02%	--
Fin., ins., real est.	0.85%	--	--	--	--	--	1.35%	--
Services	0.45%	--	--	--	--	--	0.59%	--
Unknown	10.73%*	--	--	--	--	--	10.73%*	--
Ownership								
For profit, incorporated	0.32%	--	--	--	--	--	0.54%	--
For profit, unincorporated	1.24%	--	--	--	--	--	1.46%	--
Nonprofit	1.27%	--	--	--	--	--	1.93%	--
Unknown	1.97%*	--	--	--	--	--	5.15%*	--
Age of firm								
Less than 5 years	0.82%	--	--	--	--	--	0.87%	--
5-9 years	1.42%	--	--	--	--	--	1.56%	--
10-19 years	1.14%	--	--	--	--	--	1.21%	--
20 or more years	0.60%	--	--	--	--	--	1.01%	--
Unknown	0.62%	--	--	--	--	--	3.01%	--
Multi/single status								
2 or more locations	0.27%	--	--	--	--	--	1.05%	--
1 location only	0.36%	--	--	--	--	--	0.38%	--
Percent full-time employees								
Less than 25%	1.73%	--	--	--	--	--	2.40%	--
25-49 %	0.77%	--	--	--	--	--	1.35%	--
50-74 %	0.98%	--	--	--	--	--	1.82%	--
75% or more	0.26%	--	--	--	--	--	0.35%	--
Union presence								
No union employees	0.27%	--	--	--	--	--	0.35%	--
Has union employees	1.98%	--	--	--	--	--	4.33%	--
Unknown	1.44%	--	--	--	--	--	2.77%	--
Percent low wage employees **								
50% or more low wage	1.11%	--	--	--	--	--	1.21%	--
Less than 50% low wage	0.31%	--	--	--	--	--	0.33%	--
Unknown	0.64%	--	--	--	--	--	2.06%	--

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) 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.

\* 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.d(1997) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	28.1%	10.3%	14.1%	21.5%	37.0%	67.1%	12.4%	51.9%
<b>Industry group **</b>								
Agric., fish., forest.	12.8%	11.2% *	12.7% *	20.7% *	18.7% *	32.8% *	11.9%	20.6% *
Mining	8.1%	0.0%	0.0%	0.0%	30.8% *	55.0%	0.0%	42.7% *
Construction	9.6%	7.7%	8.3%	14.6%	33.7%	21.4% *	8.1%	25.8%
Manufacturing	26.6%	6.6%	21.7%	25.3%	32.7%	61.3%	15.3%	44.0%
Transp., commu., util.	40.4%	13.6%	15.4% *	18.4%	26.7%	79.0%	14.1%	62.6%
Wholesale trade	25.5%	11.8%	18.1%	17.2%	29.4%	62.3%	14.3%	43.8%
Retail Trade	34.9%	10.8%	11.3%	17.0%	30.8%	61.8%	12.1%	50.2%
Fin., ins., real est.	42.1%	11.7%	18.1%	21.5%	46.0%	77.2%	14.0%	64.1%
Services	22.9%	10.4%	13.1%	27.0%	43.9%	68.6%	12.4%	50.9%
Unknown	18.6% *	18.6% *	0.0%	0.0%	0.0%	0.0%	18.6% *	0.0%
<b>Ownership</b>								
For profit, incorporated	30.1%	10.1%	14.0%	19.4%	34.7%	68.6%	12.4%	53.5%
For profit, unincorporated	15.8%	10.3%	13.7%	27.3%	35.7%	58.0%	11.1%	44.7%
Nonprofit	25.0%	10.5%	13.8%	29.2%	45.5%	57.3%	14.0%	43.4%
Unknown	41.4%	16.1% *	61.0% *	28.6% *	40.6%	55.1%	20.5%	48.5%
<b>Age of firm</b>								
Less than 5 years	13.4%	11.4%	15.7%	19.0%	31.5%	30.2%	12.6%	25.3%
5-9 years	13.2%	9.2%	13.3%	21.7%	35.0%	49.5%	11.0%	33.2%
10-19 years	15.9%	9.9%	12.5%	17.7%	24.7%	77.0%	11.2%	40.4%
20 or more years	34.7%	9.8%	13.5%	22.6%	33.8%	80.2%	12.9%	58.8%
Unknown	47.6%	21.2% *	23.7%	24.9%	42.0%	57.0%	23.3%	50.5%
<b>Multi/single status</b>								
2 or more locations	49.9%	15.9% *	17.3%	19.1%	36.9%	67.1%	18.0%	54.2%
1 location only	13.2%	10.2%	13.6%	23.3%	37.8%	66.4%	11.9%	31.4%
<b>Percent full-time employees</b>								
Less than 25%	21.5%	8.7%	4.2% *	8.9% *	26.2%	68.4%	7.9%	41.3%
25-49 %	32.5%	6.4%	9.0% *	9.8%	23.1%	72.2%	7.6%	54.2%
50-74 %	23.8%	11.7%	8.4%	21.0%	36.5%	62.0%	11.3%	47.2%
75% or more	28.8%	10.4%	16.0%	23.6%	39.5%	66.9%	13.2%	53.0%
<b>Union presence</b>								
No union employees	24.2%	9.9%	13.6%	21.0%	36.0%	60.4%	12.0%	46.0%
Has union employees	58.2%	19.8% *	23.2%	30.8%	45.9%	86.0%	21.9%	74.4%
Unknown	52.0%	13.8%	16.2%	19.0% *	43.0%	80.7%	15.0%	73.6%
<b>Percent low wage employees **</b>								
50% or more low wage	27.6%	10.2%	7.9%	12.0%	26.5%	72.1%	10.1%	44.2%
Less than 50% low wage	22.5%	10.0%	14.3%	22.8%	37.5%	74.7%	12.4%	49.1%
Unknown	50.5%	15.1%	18.9%	20.9%	45.0%	61.4%	16.3%	58.2%

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.

\*\* 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.d(1997) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.37%	0.50%	1.02%	0.83%	1.31%	0.98%	0.38%	0.74%
Industry group **								
Agric., fish., forest.	3.64%	3.38% *	4.47% *	7.46% *	13.09% *	14.78% *	3.42%	6.77% *
Mining	1.99%	0.00%	0.00%	0.00%	13.81% *	14.06%	0.00%	14.47% *
Construction	1.04%	1.13%	2.21%	2.76%	6.74%	16.31% *	1.19%	3.52%
Manufacturing	1.37%	1.64%	2.69%	2.77%	2.77%	2.47%	2.02%	1.32%
Transp., commu., util.	2.59%	3.84%	5.42% *	4.54%	5.55%	3.84%	2.44%	3.42%
Wholesale trade	1.41%	2.08%	3.66%	1.77%	4.93%	4.34%	1.54%	2.60%
Retail Trade	1.18%	1.41%	2.10%	1.32%	2.43%	2.14%	0.85%	1.74%
Fin., ins., real est.	1.66%	1.54%	4.46%	4.02%	3.53%	2.92%	1.56%	1.45%
Services	0.67%	0.70%	1.20%	1.74%	3.02%	1.27%	0.51%	1.62%
Unknown	6.36% *	6.36% *	0.00%	0.00%	0.00%	0.00%	6.36% *	0.00%
Ownership								
For profit, incorporated	0.53%	0.55%	1.22%	1.00%	1.58%	1.27%	0.58%	0.83%
For profit, unincorporated	1.19%	1.28%	2.84%	4.65%	4.70%	7.17%	1.09%	3.56%
Nonprofit	0.59%	1.65%	2.05%	2.25%	2.13%	3.29%	1.30%	2.18%
Unknown	2.97%	5.44% *	18.58% *	8.58% *	6.98%	2.54%	5.31%	3.46%
Age of firm								
Less than 5 years	0.91%	0.84%	4.08%	3.27%	6.23%	7.69%	1.07%	2.78%
5-9 years	1.11%	1.35%	2.52%	2.51%	7.78%	9.49%	1.29%	3.60%
10-19 years	1.34%	1.23%	2.37%	1.35%	3.81%	5.21%	1.06%	3.53%
20 or more years	1.19%	1.36%	1.57%	1.77%	1.49%	1.81%	0.79%	1.63%
Unknown	1.06%	8.37% *	2.54%	3.28%	1.87%	1.48%	2.47%	1.20%
Multi/single status								
2 or more locations	0.65%	5.21% *	2.50%	1.47%	1.45%	0.98%	1.97%	0.80%
1 location only	0.38%	0.51%	1.23%	0.93%	2.25%	9.30%	0.38%	1.29%
Percent full-time employees								
Less than 25%	2.68%	2.10%	1.56% *	3.46% *	2.47%	5.43%	1.39%	4.05%
25-49 %	1.54%	1.54%	2.89% *	2.11%	3.54%	2.04%	1.32%	1.97%
50-74 %	1.17%	1.32%	2.21%	2.48%	4.79%	3.79%	0.83%	2.01%
75% or more	0.42%	0.49%	1.21%	0.94%	1.43%	1.35%	0.44%	0.79%
Union presence								
No union employees	0.41%	0.48%	0.95%	0.82%	1.39%	1.23%	0.47%	0.70%
Has union employees	2.27%	5.98% *	5.26%	5.49%	5.57%	2.91%	3.06%	2.78%
Unknown	2.79%	2.95%	3.92%	6.48% *	7.04%	1.97%	2.67%	2.29%
Percent low wage employees **								
50% or more low wage	1.55%	1.64%	2.00%	2.08%	3.09%	4.78%	1.03%	2.52%
Less than 50% low wage	0.54%	0.54%	1.16%	0.86%	1.77%	1.18%	0.43%	1.37%
Unknown	1.54%	1.63%	3.84%	3.72%	3.95%	1.62%	1.72%	1.75%

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.

\*\* 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.e(1997) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997**

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
Firm size								
Less than 50 employees	12.4%	22.8%	81.0%	32.3%	53.4%	9.6%	9.6%	57.8%
50+ employees	51.9%	28.9%	89.5%	46.1%	73.2%	39.7%	34.6%	78.0%
Less than 10 employees	10.3%	24.6%	78.8%	32.0%	50.1%	8.7%	8.5%	46.8%
10-24 employees	14.1%	19.7%	84.3%	31.8%	58.6%	10.4%	11.0%	75.2%
25-99 employees	21.5%	18.4%	87.4%	36.0%	60.8%	14.8%	13.9%	82.2%
100-999 employees	37.0%	22.7%	87.0%	38.2%	68.5%	25.1%	23.2%	84.8%
1000+ employees	67.1%	35.0%	91.1%	52.6%	78.6%	52.9%	45.2%	73.2%
Industry group **								
Agric., fish., forest.	12.8%	34.7%	68.3%	21.4%	52.7%	10.1%	10.3%	43.5%
Mining	8.1%	25.2%	76.1%	17.5%	61.5%	20.7%	25.1%	62.4%
Construction	9.6%	18.8%	83.5%	29.3%	57.3%	9.6%	9.2%	67.7%
Manufacturing	26.6%	23.3%	86.0%	38.9%	59.2%	18.1%	15.8%	78.1%
Transp., commu., util.	40.4%	38.1%	84.1%	40.9%	64.4%	38.5%	36.8%	69.3%
Wholesale trade	25.5%	21.3%	86.2%	35.1%	63.4%	21.2%	17.5%	68.9%
Retail Trade	34.9%	26.5%	85.7%	40.7%	63.6%	26.2%	23.1%	76.9%
Fin., ins., real est.	42.1%	25.3%	86.9%	43.3%	70.3%	41.4%	36.5%	57.2%
Services	22.9%	24.7%	83.2%	37.0%	57.3%	13.2%	12.7%	58.2%
Unknown	18.6%	47.8%	52.2%	0.0%	52.2%	9.7%	9.7%	15.8%
Ownership								
For profit, incorporated	30.1%	24.7%	85.8%	38.3%	63.6%	23.2%	21.1%	69.6%
For profit, unincorporated	15.8%	27.5%	78.6%	34.8%	49.9%	12.6%	10.0%	53.1%
Nonprofit	25.0%	24.7%	82.0%	38.5%	55.8%	21.0%	20.2%	51.7%
Unknown	41.4%	27.4%	83.7%	36.0%	69.2%	21.9%	20.4%	69.7%
Age of firm								
Less than 5 years	13.4%	19.0%	84.4%	34.7%	54.7%	7.8%	6.9%	58.1%
5-9 years	13.2%	18.3%	85.3%	35.9%	55.4%	7.2%	6.7%	61.7%
10-19 years	15.9%	23.3%	82.7%	33.2%	57.1%	9.2%	9.2%	62.8%
20 or more years	34.7%	29.7%	83.9%	42.6%	61.0%	31.3%	28.8%	64.1%
Unknown	47.6%	27.9%	86.2%	37.6%	73.4%	35.3%	30.2%	78.9%
Multi/single status								
2 or more locations	49.9%	29.5%	88.5%	44.6%	72.3%	38.8%	33.9%	77.2%
1 location only	13.2%	22.3%	81.6%	33.2%	53.7%	9.8%	9.6%	57.9%
Percent full-time employees								
Less than 25%	21.5%	33.5%	76.0%	35.7%	49.4%	16.8%	15.6%	55.2%
25-49 %	32.5%	26.5%	84.9%	44.0%	62.6%	23.4%	22.0%	70.2%
50-74 %	23.8%	27.1%	81.1%	38.5%	55.7%	14.5%	13.0%	66.1%
75% or more	28.8%	24.3%	85.4%	37.2%	62.8%	22.9%	20.7%	65.8%
Union presence								
No union employees	24.2%	23.6%	84.0%	35.8%	59.9%	18.2%	16.6%	66.3%
Has union employees	58.2%	32.5%	89.3%	51.0%	74.8%	48.1%	42.1%	73.6%
Unknown	52.0%	39.1%	85.7%	52.5%	66.6%	41.6%	36.8%	52.4%
Percent low wage employees **								
50% or more low wage	27.6%	31.2%	79.3%	35.6%	57.2%	18.7%	18.4%	68.2%
Less than 50% low wage	22.5%	22.0%	84.9%	37.3%	59.8%	17.9%	16.4%	65.1%
Unknown	50.5%	34.6%	85.0%	40.9%	69.2%	37.3%	32.1%	67.2%

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.

\*\* 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.e(1997) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997**

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
Firm size								
Less than 50 employees	0.38%	0.56%	0.57%	0.60%	0.62%	0.50%	0.61%	0.63%
50+ employees	0.74%	0.88%	0.36%	1.08%	0.58%	1.39%	1.12%	1.09%
Less than 10 employees	0.50%	1.03%	0.95%	0.94%	1.00%	0.56%	0.72%	1.45%
10-24 employees	1.02%	1.17%	0.92%	0.81%	0.78%	0.51%	0.70%	1.21%
25-99 employees	0.83%	1.19%	0.69%	0.90%	1.18%	0.96%	0.76%	0.65%
100-999 employees	1.31%	1.26%	0.92%	1.65%	0.97%	1.08%	1.30%	1.03%
1000+ employees	0.98%	1.14%	0.25%	1.36%	0.82%	1.89%	1.66%	1.65%
Industry group **								
Agric., fish., forest.	3.64%	4.04%	3.48%	4.21%	4.49%	2.45%	2.72%	3.73%
Mining	1.99%	10.00%	9.09%	4.86%	9.25%	6.03%	7.67%	8.28%
Construction	1.04%	0.94%	1.07%	1.27%	1.60%	1.04%	1.21%	3.03%
Manufacturing	1.37%	1.58%	1.23%	1.41%	2.37%	1.15%	1.17%	1.97%
Transp., commu., util.	2.59%	2.27%	1.66%	2.38%	2.26%	1.57%	1.25%	2.49%
Wholesale trade	1.41%	1.54%	1.28%	2.51%	2.01%	0.93%	1.31%	2.16%
Retail Trade	1.18%	1.45%	1.13%	1.31%	1.16%	1.34%	0.83%	1.29%
Fin., ins., real est.	1.66%	1.95%	1.04%	1.74%	2.29%	2.81%	2.42%	1.57%
Services	0.67%	0.66%	0.90%	0.73%	0.41%	0.56%	0.71%	0.84%
Unknown	6.36%	13.86%	14.54%	0.00%	14.54%	10.16%	10.16%	5.02%
Ownership								
For profit, incorporated	0.53%	0.59%	0.25%	0.34%	0.48%	0.83%	0.76%	0.86%
For profit, unincorporated	1.19%	1.38%	1.25%	2.22%	1.65%	1.31%	1.11%	1.71%
Nonprofit	0.59%	0.98%	0.83%	0.99%	1.44%	0.95%	0.97%	1.25%
Unknown	2.97%	2.68%	2.89%	4.62%	4.10%	1.31%	1.59%	3.68%
Age of firm								
Less than 5 years	0.91%	1.29%	1.10%	2.03%	1.58%	0.82%	0.88%	1.96%
5-9 years	1.11%	1.20%	1.08%	1.27%	1.48%	0.83%	0.86%	1.25%
10-19 years	1.34%	0.91%	1.06%	1.00%	1.35%	0.60%	0.75%	1.27%
20 or more years	1.19%	1.08%	0.63%	0.98%	1.12%	1.64%	1.38%	0.99%
Unknown	1.06%	1.25%	0.73%	1.28%	0.67%	1.36%	1.34%	0.66%
Multi/single status								
2 or more locations	0.65%	0.86%	0.46%	1.07%	0.79%	1.46%	1.19%	1.14%
1 location only	0.38%	0.54%	0.51%	0.58%	0.65%	0.33%	0.45%	0.59%
Percent full-time employees								
Less than 25%	2.68%	1.36%	2.00%	2.89%	2.72%	2.01%	2.16%	2.93%
25-49 %	1.54%	1.59%	1.12%	1.03%	1.99%	2.11%	2.00%	2.52%
50-74 %	1.17%	1.24%	1.24%	1.49%	1.62%	0.85%	0.93%	0.96%
75% or more	0.42%	0.48%	0.42%	0.89%	0.67%	0.98%	0.83%	0.71%
Union presence								
No union employees	0.41%	0.42%	0.34%	0.60%	0.66%	0.65%	0.62%	0.68%
Has union employees	2.27%	1.93%	1.52%	2.57%	2.80%	2.50%	2.49%	2.08%
Unknown	2.79%	2.76%	1.95%	1.96%	3.23%	3.23%	3.09%	2.43%
Percent low wage employees **								
50% or more low wage	1.55%	1.51%	1.36%	1.70%	1.42%	1.65%	1.61%	2.56%
Less than 50% low wage	0.54%	0.66%	0.53%	0.84%	0.77%	0.81%	0.77%	0.65%
Unknown	1.54%	1.37%	0.70%	1.10%	1.08%	1.46%	1.32%	1.54%

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.

\*\* 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.B.1(1997) Number of private-sector employees 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	106,658,324	15,707,054	10,639,454	15,427,789	20,843,149	44,040,878	33,833,828	72,824,496
Industry group **								
Agric., fish., forest.	1,926,762	962,053	266,967	174,272	417,715	105,754*	1,284,920	641,841
Mining	594,049	66,537*	89,405	194,873	26,059*	217,176	288,416	305,633
Construction	5,376,285	1,715,969	1,322,239	1,408,922	740,194	188,961	3,769,196	1,607,089
Manufacturing	18,776,012	851,688	1,116,578	2,767,665	4,611,523	9,428,558	3,196,885	15,579,127
Transp., commu., util.	6,445,702	543,992	465,681	736,134	1,082,318	3,617,577	1,307,021	5,138,680
Wholesale trade	6,978,447	925,404	772,073	1,166,563	1,324,307	2,790,100	2,267,020	4,711,426
Retail Trade	21,761,354	2,897,920	2,379,753	3,224,540	3,000,922	10,258,220	7,050,753	14,710,601
Fin., ins., real est.	8,129,981	1,294,337	490,893	702,819	1,429,711	4,212,221	2,086,930	6,043,051
Services	36,578,263	6,357,753	3,735,796	5,052,001	8,210,401	13,222,311	12,491,216	24,087,047
Unknown	91,469	91,401	68*	0	0	0	91,469	0
Ownership								
For profit, incorporated	76,393,412	9,098,486	7,932,850	12,023,881	14,077,634	33,260,561	23,018,116	53,375,297
For profit, unincorporated	10,235,394	4,806,019	1,513,649	1,075,421	1,438,754	1,401,551	6,890,616	3,344,778
Nonprofit	14,565,604	1,353,113	1,121,210	2,108,747	4,119,144	5,863,390	3,284,901	11,280,703
Unknown	5,463,913	449,436	71,744*	219,740*	1,207,617	3,515,376	640,195	4,823,718
Age of firm								
Less than 5 years	12,149,188	5,299,840	2,358,010	2,242,574	1,363,616	885,148	9,006,826	3,142,363
5-9 years	9,317,329	2,960,294	1,951,590	2,210,702	1,523,072	671,670	6,067,218	3,250,111
10-19 years	14,814,457	3,706,848	2,634,218	3,669,500	2,679,207	2,124,684	8,192,732	6,621,725
20 or more years	38,011,831	3,366,820	3,237,893	5,967,399	8,974,098	16,465,621	9,273,618	28,738,213
Unknown	32,365,518	373,252	457,743	1,337,613	6,303,156	23,893,754	1,293,434	31,072,084
Multi/single status								
2 or more locations	58,238,698	262,781	747,416	3,433,969	12,089,839	41,704,694	2,159,919	56,078,778
1 location only	48,419,626	15,444,274	9,892,038	11,993,820	8,753,310	2,336,184	31,673,909	16,745,718
Percent full-time employees								
Less than 25%	6,250,404	2,128,592	1,066,006	1,162,349	1,034,553	858,905	3,817,675	2,432,729
25-49 %	8,818,648	1,193,419	797,023	1,349,876	1,189,099	4,289,231	2,741,992	6,076,657
50-74 %	13,255,447	2,695,322	1,517,766	1,934,319	2,617,891	4,490,148	5,076,262	8,179,185
75% or more	78,333,824	9,689,721	7,258,659	10,981,244	16,001,607	34,402,594	22,197,900	56,135,925
Union presence								
No union employees	80,659,597	14,394,782	9,527,619	13,570,110	16,827,076	26,340,010	30,632,595	50,027,002
Has union employees	15,652,278	498,375	580,920	1,100,399	2,723,243	10,749,341	1,535,776	14,116,502
Unknown	10,346,448	813,897	530,915	757,280	1,292,830	6,951,527	1,665,457	8,680,991
Percent low wage employees **								
50% or more low wage	11,522,033	2,854,521	1,582,592	2,215,956	2,833,604	2,035,360	5,477,611	6,044,421
Less than 50% low wage	65,409,335	11,791,493	8,191,270	12,261,924	15,039,772	18,124,876	25,975,537	39,433,798
Unknown	29,726,956	1,061,040	865,592	949,908	2,969,773	23,880,642	2,380,679	27,346,277

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.1(1997) Standard error for number of private-sector employees 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	1,347,132	430,845	286,198	470,930	611,329	1,174,467	623,700	1,085,063
Industry group **								
Agric., fish., forest.	163,609	114,124	40,153	31,044	90,938	64,688*	114,771	116,800
Mining	107,536	22,014*	31,163	57,472	12,720*	88,959	73,218	99,566
Construction	188,625	55,406	167,711	149,663	110,051	52,815	196,793	66,394
Manufacturing	779,926	139,517	70,206	172,588	618,127	615,953	129,539	818,400
Transp., commu., util.	474,913	43,806	48,435	67,768	128,208	445,654	81,496	455,084
Wholesale trade	214,193	46,857	52,766	82,834	120,695	291,762	97,648	242,254
Retail Trade	654,449	134,220	106,098	113,632	149,378	518,684	211,119	580,473
Fin., ins., real est.	504,773	146,713	46,305	102,493	160,315	354,059	184,975	424,021
Services	1,112,671	293,681	165,247	348,191	373,694	735,082	363,646	953,609
Unknown	11,138	11,135	68*	0	0	0	11,138	0
Ownership								
For profit, incorporated	1,079,704	372,367	167,294	324,207	591,956	1,209,741	474,815	989,349
For profit, unincorporated	271,039	152,674	190,252	98,197	180,593	283,339	228,429	240,825
Nonprofit	669,611	82,911	109,913	184,012	242,078	524,614	172,788	592,038
Unknown	542,601	50,387	19,908*	71,343*	144,793	604,825	72,823	533,455
Age of firm								
Less than 5 years	454,157	257,966	168,408	292,941	185,806	236,180	355,931	374,764
5-9 years	401,712	42,488	97,736	158,576	229,212	206,829	140,039	343,210
10-19 years	297,211	289,540	146,836	85,059	308,439	280,482	326,205	333,566
20 or more years	827,741	196,619	152,336	166,425	415,088	576,671	290,679	785,400
Unknown	615,342	70,328	45,605	117,494	269,926	826,437	68,015	661,930
Multi/single status								
2 or more locations	1,459,528	56,990	25,605	194,484	339,639	1,310,152	148,510	1,475,084
1 location only	1,221,429	427,720	272,610	405,578	607,587	407,267	578,781	869,358
Percent full-time employees								
Less than 25%	279,035	130,806	118,593	114,192	151,166	131,817	197,261	178,822
25-49 %	385,595	74,136	58,623	73,029	156,515	375,224	134,627	383,934
50-74 %	949,210	183,078	98,734	181,942	170,298	525,832	288,314	696,886
75% or more	687,715	347,659	233,856	274,334	575,505	969,940	401,606	601,167
Union presence								
No union employees	1,108,436	409,721	220,230	556,715	491,318	697,222	722,897	660,888
Has union employees	609,528	81,057	152,698	128,803	250,728	573,823	214,485	619,087
Unknown	1,059,109	70,652	68,856	58,598	168,357	996,838	94,502	1,041,788
Percent low wage employees **								
50% or more low wage	378,249	136,996	90,436	166,331	308,310	141,921	209,040	395,493
Less than 50% low wage	940,737	356,492	147,569	343,840	733,364	975,753	453,119	590,387
Unknown	1,368,460	67,716	144,158	83,263	180,223	1,391,815	136,831	1,390,322

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.1.a(1997) Percent of number of private-sector employees 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	106,658,324	14.7%	10.0%	14.5%	19.5%	41.3%	31.7%	68.3%
Industry group **								
Agric., fish., forest.	1,926,762	49.9%	13.9%	9.0%	21.7%	5.5% *	66.7%	33.3%
Mining	594,049	11.2% *	15.1%	32.8%	4.4% *	36.6%	48.6%	51.4%
Construction	5,376,285	31.9%	24.6%	26.2%	13.8%	3.5%	70.1%	29.9%
Manufacturing	18,776,012	4.5%	5.9%	14.7%	24.6%	50.2%	17.0%	83.0%
Transp., commu., util.	6,445,702	8.4%	7.2%	11.4%	16.8%	56.1%	20.3%	79.7%
Wholesale trade	6,978,447	13.3%	11.1%	16.7%	19.0%	40.0%	32.5%	67.5%
Retail Trade	21,761,354	13.3%	10.9%	14.8%	13.8%	47.1%	32.4%	67.6%
Fin., ins., real est.	8,129,981	15.9%	6.0%	8.6%	17.6%	51.8%	25.7%	74.3%
Services	36,578,263	17.4%	10.2%	13.8%	22.4%	36.1%	34.1%	65.9%
Unknown	91,469	99.9%	0.1% *	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	76,393,412	11.9%	10.4%	15.7%	18.4%	43.5%	30.1%	69.9%
For profit, unincorporated	10,235,394	47.0%	14.8%	10.5%	14.1%	13.7%	67.3%	32.7%
Nonprofit	14,565,604	9.3%	7.7%	14.5%	28.3%	40.3%	22.6%	77.4%
Unknown	5,463,913	8.2%	1.3% *	4.0% *	22.1%	64.3%	11.7%	88.3%
Age of firm								
Less than 5 years	12,149,188	43.6%	19.4%	18.5%	11.2%	7.3%	74.1%	25.9%
5-9 years	9,317,329	31.8%	20.9%	23.7%	16.3%	7.2%	65.1%	34.9%
10-19 years	14,814,457	25.0%	17.8%	24.8%	18.1%	14.3%	55.3%	44.7%
20 or more years	38,011,831	8.9%	8.5%	15.7%	23.6%	43.3%	24.4%	75.6%
Unknown	32,365,518	1.2%	1.4%	4.1%	19.5%	73.8%	4.0%	96.0%
Multi/single status								
2 or more locations	58,238,698	0.5%	1.3%	5.9%	20.8%	71.6%	3.7%	96.3%
1 location only	48,419,626	31.9%	20.4%	24.8%	18.1%	4.8%	65.4%	34.6%
Percent full-time employees								
Less than 25%	6,250,404	34.1%	17.1%	18.6%	16.6%	13.7%	61.1%	38.9%
25-49 %	8,818,648	13.5%	9.0%	15.3%	13.5%	48.6%	31.1%	68.9%
50-74 %	13,255,447	20.3%	11.5%	14.6%	19.7%	33.9%	38.3%	61.7%
75% or more	78,333,824	12.4%	9.3%	14.0%	20.4%	43.9%	28.3%	71.7%
Union presence								
No union employees	80,659,597	17.8%	11.8%	16.8%	20.9%	32.7%	38.0%	62.0%
Has union employees	15,652,278	3.2%	3.7%	7.0%	17.4%	68.7%	9.8%	90.2%
Unknown	10,346,448	7.9%	5.1%	7.3%	12.5%	67.2%	16.1%	83.9%
Percent low wage employees **								
50% or more low wage	11,522,033	24.8%	13.7%	19.2%	24.6%	17.7%	47.5%	52.5%
Less than 50% low wage	65,409,335	18.0%	12.5%	18.7%	23.0%	27.7%	39.7%	60.3%
Unknown	29,726,956	3.6%	2.9%	3.2%	10.0%	80.3%	8.0%	92.0%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.1.a(1997) Standard error for percent of number of private employees 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	1,347,132	0.36%	0.29%	0.34%	0.54%	0.99%	0.47%	0.47%
Industry group **								
Agric., fish., forest.	163,609	3.60%	2.46%	1.81%	4.03%	2.44% *	3.78%	3.78%
Mining	107,536	7.16% *	4.51%	6.62%	2.36% *	9.74%	10.15%	10.15%
Construction	188,625	1.31%	2.21%	2.63%	2.23%	1.01%	1.63%	1.63%
Manufacturing	779,926	0.94%	0.43%	0.91%	2.49%	2.23%	1.09%	1.09%
Transp., commu., util.	474,913	1.04%	0.74%	1.32%	2.48%	3.82%	1.72%	1.72%
Wholesale trade	214,193	0.93%	0.81%	1.34%	1.94%	3.24%	1.87%	1.87%
Retail Trade	654,449	0.47%	0.63%	0.38%	0.62%	1.28%	0.98%	0.98%
Fin., ins., real est.	504,773	1.24%	0.58%	1.25%	1.61%	2.64%	1.84%	1.84%
Services	1,112,671	0.86%	0.54%	0.72%	0.89%	1.25%	0.93%	0.93%
Unknown	11,138	0.07%	0.07% *	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	1,079,704	0.43%	0.31%	0.41%	0.84%	1.23%	0.60%	0.60%
For profit, unincorporated	271,039	1.38%	1.86%	1.05%	1.83%	2.62%	2.01%	2.01%
Nonprofit	669,611	0.73%	0.56%	0.92%	1.92%	2.21%	1.02%	1.02%
Unknown	542,601	0.69%	0.41% *	1.51% *	4.24%	4.60%	1.47%	1.47%
Age of firm								
Less than 5 years	454,157	2.41%	1.39%	1.80%	1.41%	1.83%	2.51%	2.51%
5-9 years	401,712	1.69%	0.64%	1.42%	2.10%	1.73%	2.36%	2.36%
10-19 years	297,211	1.53%	1.08%	0.79%	1.96%	1.94%	2.01%	2.01%
20 or more years	827,741	0.52%	0.38%	0.42%	0.93%	0.98%	0.79%	0.79%
Unknown	615,342	0.23%	0.16%	0.41%	1.06%	1.37%	0.28%	0.28%
Multi/single status								
2 or more locations	1,459,528	0.09%	0.06%	0.40%	0.55%	0.81%	0.27%	0.27%
1 location only	1,221,429	0.92%	0.50%	0.72%	0.92%	0.78%	1.12%	1.12%
Percent full-time employees								
Less than 25%	279,035	1.26%	2.11%	1.30%	2.39%	1.82%	2.18%	2.18%
25-49 %	385,595	1.34%	0.55%	1.02%	1.73%	2.46%	1.96%	1.96%
50-74 %	949,210	0.61%	0.69%	1.02%	1.22%	1.90%	1.10%	1.10%
75% or more	687,715	0.42%	0.31%	0.36%	0.72%	1.13%	0.45%	0.45%
Union presence								
No union employees	1,108,436	0.41%	0.27%	0.50%	0.55%	0.90%	0.56%	0.56%
Has union employees	609,528	0.55%	0.94%	0.75%	1.51%	2.21%	1.39%	1.39%
Unknown	1,059,109	1.31%	0.45%	1.09%	2.15%	3.47%	1.79%	1.79%
Percent low wage employees **								
50% or more low wage	378,249	1.21%	1.08%	1.15%	2.12%	0.88%	2.08%	2.08%
Less than 50% low wage	940,737	0.39%	0.19%	0.49%	1.06%	1.40%	0.34%	0.34%
Unknown	1,368,460	0.37%	0.57%	0.34%	0.77%	1.28%	0.67%	0.67%

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.

\*\* 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.

Percents may not add to 100% because of rounding.



**Table I.B.2(1997) Percent of private-sector employees in establishments that offer health insurance 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	85.7%	47.3%	70.4%	86.5%	96.9%	97.6%	62.3%	96.6%
Industry group **								
Agric., fish., forest.	50.5%	25.1%	59.5%	74.8%	96.2%	38.0% *	33.3%	85.0%
Mining	81.6%	27.0% *	52.3%	90.6%	100.0%	100.0%	62.0%	100.0%
Construction	70.0%	44.1%	68.1%	87.4%	93.1%	100.0%	59.8%	94.0%
Manufacturing	95.5%	61.8%	82.0%	90.9%	99.3%	99.6%	79.5%	98.8%
Transp., commu., util.	91.7%	45.7%	74.2%	91.6%	99.5%	98.6%	64.7%	98.6%
Wholesale trade	91.3%	54.1%	87.6%	93.5%	98.9%	100.0%	75.0%	99.1%
Retail Trade	81.2%	35.6%	56.3%	73.5%	92.7%	98.9%	50.2%	96.0%
Fin., ins., real est.	92.3%	62.2%	84.6%	95.6%	98.7%	99.8%	72.7%	99.1%
Services	84.3%	51.8%	71.9%	88.8%	96.5%	94.0%	64.6%	94.5%
Unknown	8.6% *	8.6% *	0.0%	0.0%	0.0%	0.0%	8.6% *	0.0%
Ownership								
For profit, incorporated	88.4%	54.6%	72.1%	86.1%	96.0%	99.1%	68.0%	97.1%
For profit, unincorporated	58.5%	33.8%	55.3%	74.9%	97.2%	94.4%	40.6%	95.3%
Nonprofit	92.8%	51.5%	80.0%	94.4%	99.5%	99.5%	71.3%	99.1%
Unknown	81.1%	32.4%	44.5% *	90.0%	98.8%	81.4%	44.5%	85.9%
Age of firm								
Less than 5 years	56.6%	36.2%	55.9%	73.1%	87.2%	90.8%	46.1%	86.5%
5-9 years	66.8%	40.7%	61.6%	77.9%	94.8%	96.9%	53.6%	91.4%
10-19 years	79.8%	56.3%	70.9%	86.3%	96.3%	99.8%	67.0%	95.6%
20 or more years	94.2%	61.5%	85.6%	94.1%	99.2%	99.9%	78.9%	99.2%
Unknown	94.9%	39.0%	70.6%	89.9%	96.5%	96.0%	67.2%	96.0%
Multi/single status								
2 or more locations	97.2%	81.1%	82.2%	94.3%	97.7%	97.6%	87.1%	97.6%
1 location only	72.0%	46.7%	69.5%	84.3%	95.8%	96.5%	60.6%	93.4%
Percent full-time employees								
Less than 25%	47.2%	17.2%	27.1%	55.1%	82.5%	93.3%	24.6%	82.7%
25-49 %	82.8%	38.1%	53.3%	74.8%	95.0%	100.0%	51.2%	97.1%
50-74 %	82.4%	47.9%	63.2%	85.7%	97.0%	99.6%	57.3%	98.0%
75% or more	89.7%	54.9%	80.1%	91.4%	98.0%	97.1%	71.3%	96.9%
Union presence								
No union employees	84.3%	47.4%	70.7%	87.1%	97.5%	99.5%	62.3%	97.8%
Has union employees	97.4%	64.7%	79.6%	97.0%	97.4%	99.9%	79.8%	99.3%
Unknown	79.4%	35.3%	54.3%	60.9%	88.3%	86.8%	46.9%	85.6%
Percent low wage employees **								
50% or more low wage	60.9%	22.4%	31.2%	63.4%	89.9%	94.9%	30.2%	88.7%
Less than 50% low wage	87.3%	54.9%	78.3%	91.9%	98.7%	99.8%	70.1%	98.6%
Unknown	91.9%	29.4%	66.9%	71.1%	94.7%	96.1%	51.1%	95.5%

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.

\*\* 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.B.2(1997) Standard error for percent of private-sector employees in establishments that offer health insurance 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	0.55%	1.19%	1.13%	0.60%	0.57%	1.43%	0.79%	0.85%
Industry group **								
Agric., fish., forest.	3.53%	4.60%	7.33%	14.99%	10.30%	17.14% *	4.89%	5.11%
Mining	6.50%	9.52% *	14.95%	12.42%	25.82%	14.91%	8.97%	0.00%
Construction	1.82%	1.61%	2.99%	2.77%	2.98%	0.00%	2.36%	1.96%
Manufacturing	0.27%	4.35%	2.94%	1.29%	0.59%	0.30%	1.41%	0.22%
Transp., commu., util.	0.88%	3.55%	3.54%	3.18%	1.25%	0.78%	3.02%	0.54%
Wholesale trade	0.99%	2.79%	2.82%	2.20%	0.66%	0.00%	2.12%	0.44%
Retail Trade	0.70%	3.06%	2.62%	1.61%	1.14%	0.55%	1.78%	0.43%
Fin., ins., real est.	0.68%	3.82%	3.39%	2.17%	1.29%	0.15%	2.49%	0.40%
Services	1.58%	2.14%	1.85%	1.21%	0.79%	4.02%	1.37%	2.29%
Unknown	4.77% *	4.78% *	0.00%	0.00%	0.00%	0.00%	4.77% *	0.00%
Ownership								
For profit, incorporated	0.28%	1.36%	1.32%	0.67%	0.80%	0.42%	0.75%	0.34%
For profit, unincorporated	1.02%	1.94%	5.03%	3.36%	1.15%	2.90%	1.65%	1.57%
Nonprofit	0.79%	3.53%	2.74%	1.00%	0.20%	0.31%	2.79%	0.30%
Unknown	6.57%	6.00%	13.96% *	7.68%	0.64%	8.66%	6.65%	7.26%
Age of firm								
Less than 5 years	1.75%	2.13%	3.38%	2.58%	3.97%	5.78%	2.05%	2.45%
5-9 years	1.49%	2.22%	3.38%	1.92%	1.53%	3.08%	1.63%	1.10%
10-19 years	0.86%	2.69%	2.15%	1.22%	1.19%	0.50%	1.42%	0.60%
20 or more years	0.44%	2.33%	1.36%	0.69%	0.28%	0.04%	1.53%	0.15%
Unknown	1.89%	6.93%	4.37%	2.16%	0.81%	2.56%	3.22%	2.00%
Multi/single status								
2 or more locations	1.01%	5.70%	2.64%	0.72%	0.56%	1.47%	1.56%	1.07%
1 location only	0.82%	1.17%	1.18%	0.71%	0.88%	4.12%	0.81%	0.85%
Percent full-time employees								
Less than 25%	1.98%	3.98%	3.83%	4.30%	3.33%	4.16%	2.89%	2.42%
25-49 %	0.92%	3.28%	4.44%	2.25%	1.73%	0.03%	2.38%	0.64%
50-74 %	0.99%	3.41%	2.39%	1.69%	1.54%	0.13%	2.30%	0.61%
75% or more	0.76%	1.06%	0.85%	0.42%	0.38%	1.78%	0.57%	1.15%
Union presence								
No union employees	0.28%	1.31%	1.20%	0.50%	0.48%	0.24%	1.01%	0.26%
Has union employees	0.55%	5.17%	4.75%	2.87%	1.73%	0.09%	3.54%	0.33%
Unknown	3.12%	3.88%	6.56%	7.04%	4.93%	5.15%	3.60%	3.99%
Percent low wage employees **								
50% or more low wage	1.49%	3.17%	2.64%	2.78%	1.43%	3.23%	1.75%	1.42%
Less than 50% low wage	0.30%	1.48%	1.26%	0.54%	0.33%	0.07%	0.94%	0.18%
Unknown	1.76%	2.57%	5.59%	4.69%	2.69%	2.45%	4.08%	2.11%

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.

\*\* 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.B.2.a(1997) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance 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	79.2%	81.0%	81.0%	77.2%	76.9%	80.3%	79.5%	79.1%
Industry group **								
Agric., fish., forest.	71.3%	72.2%	77.5%	84.8%	62.6%	85.3%	75.0%	68.4%
Mining	97.6%	94.4%	100.0%	94.9%	100.0%	99.2%	94.9%	99.1%
Construction	77.8%	85.9%	78.1%	73.9%	72.9%	86.3%	80.4%	73.7%
Manufacturing	91.9%	87.2%	89.9%	90.1%	89.2%	94.2%	88.8%	92.4%
Transp., commu., util.	89.2%	86.4%	90.8%	84.6%	82.9%	92.1%	86.8%	89.7%
Wholesale trade	87.3%	90.4%	91.1%	87.9%	89.3%	84.7%	89.6%	86.5%
Retail Trade	62.5%	67.6%	70.6%	61.7%	56.4%	62.7%	66.7%	61.4%
Fin., ins., real est.	87.6%	81.8%	90.3%	89.7%	85.2%	88.8%	85.9%	88.0%
Services	75.9%	81.6%	78.7%	72.7%	73.7%	76.3%	77.8%	75.2%
Unknown	94.9%	94.9%	0.0%	0.0%	0.0%	0.0%	94.9%	0.0%
Ownership								
For profit, incorporated	80.2%	81.4%	83.4%	78.6%	77.1%	81.3%	80.7%	80.1%
For profit, unincorporated	77.8%	83.1%	73.5%	73.0%	79.6%	75.2%	78.8%	77.0%
Nonprofit	73.9%	73.8%	71.9%	71.1%	72.8%	76.0%	72.0%	74.3%
Unknown	81.1%	80.8%	93.9%	81.8%	85.8%	79.0%	86.6%	80.8%
Age of firm								
Less than 5 years	71.9%	82.0%	77.0%	63.8%	69.8%	58.8%	75.9%	65.7%
5-9 years	77.2%	82.2%	84.9%	75.0%	69.8%	76.0%	82.0%	72.0%
10-19 years	78.2%	79.1%	84.0%	77.6%	74.4%	77.5%	80.4%	76.2%
20 or more years	79.2%	80.6%	78.9%	80.5%	77.2%	79.7%	79.3%	79.2%
Unknown	81.7%	92.1%	82.9%	82.8%	80.6%	81.8%	85.1%	81.6%
Multi/single status								
2 or more locations	80.9%	88.6%	83.0%	81.1%	79.4%	81.2%	81.7%	80.9%
1 location only	76.5%	80.8%	80.8%	76.0%	73.5%	62.6%	79.3%	72.9%
Percent full-time employees								
Less than 25%	33.9%	27.5%	32.3%	25.8%	30.4%	47.8%	29.2%	36.1%
25-49 %	46.8%	48.2%	47.8%	39.9%	45.3%	48.7%	44.8%	47.3%
50-74 %	67.3%	70.3%	65.9%	62.9%	62.6%	71.1%	66.6%	67.6%
75% or more	86.3%	90.1%	88.3%	86.6%	84.1%	86.3%	88.0%	85.8%
Union presence								
No union employees	78.9%	80.8%	81.4%	77.3%	76.8%	79.9%	79.6%	78.6%
Has union employees	80.0%	84.4%	74.5%	76.8%	76.4%	81.2%	75.6%	80.3%
Unknown	80.1%	82.6%	82.7%	76.2%	80.6%	80.0%	83.2%	79.7%
Percent low wage employees **								
50% or more low wage	50.7%	47.0%	48.6%	45.5%	46.6%	61.6%	46.6%	51.9%
Less than 50% low wage	82.2%	84.4%	84.1%	81.0%	81.8%	81.8%	82.7%	81.9%
Unknown	80.3%	80.3%	73.7%	79.9%	78.8%	80.6%	77.0%	80.4%

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.

\*\* 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.B.2.a(1997) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance 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	0.52%	1.70%	1.21%	1.03%	1.24%	0.81%	1.17%	0.56%
Industry group **								
Agric., fish., forest.	7.96%	7.35%	6.51%	15.77%	13.51%	20.48%	5.78%	10.08%
Mining	1.60%	14.91%	23.57%	11.61%	25.82%	14.81%	10.21%	0.60%
Construction	1.94%	3.06%	3.44%	3.68%	6.39%	3.93%	2.27%	3.92%
Manufacturing	0.26%	2.02%	1.38%	1.52%	1.38%	0.37%	1.13%	0.23%
Transp., commu., util.	1.50%	3.06%	2.25%	2.63%	3.43%	2.39%	1.21%	1.63%
Wholesale trade	1.58%	0.76%	1.30%	1.99%	1.56%	2.92%	0.69%	2.13%
Retail Trade	1.24%	4.36%	3.62%	2.32%	3.23%	1.64%	3.14%	1.16%
Fin., ins., real est.	1.32%	2.35%	2.78%	1.68%	1.61%	2.02%	1.83%	1.38%
Services	0.45%	1.45%	1.45%	1.63%	1.36%	1.32%	1.27%	0.68%
Unknown	20.20%	20.20%	0.00%	0.00%	0.00%	0.00%	20.20%	0.00%
Ownership								
For profit, incorporated	0.67%	2.22%	1.23%	1.22%	1.83%	0.98%	1.35%	0.76%
For profit, unincorporated	1.33%	1.33%	3.16%	3.77%	2.98%	2.76%	1.78%	2.47%
Nonprofit	0.93%	2.72%	2.42%	2.27%	1.72%	2.22%	1.90%	1.04%
Unknown	2.09%	4.32%	22.69%	6.30%	2.05%	3.14%	3.67%	2.10%
Age of firm								
Less than 5 years	2.10%	2.16%	2.92%	2.47%	5.24%	6.57%	1.94%	3.19%
5-9 years	1.33%	1.53%	2.71%	2.66%	4.68%	2.11%	1.24%	2.90%
10-19 years	1.03%	3.51%	1.28%	1.60%	2.40%	2.91%	2.21%	1.73%
20 or more years	0.78%	1.90%	1.51%	1.65%	1.23%	1.28%	1.49%	0.83%
Unknown	0.74%	4.34%	3.22%	1.18%	1.52%	0.86%	2.00%	0.75%
Multi/single status								
2 or more locations	0.45%	2.43%	2.27%	1.85%	1.02%	0.68%	1.95%	0.49%
1 location only	0.72%	1.71%	1.33%	1.25%	2.02%	6.04%	1.26%	1.23%
Percent full-time employees								
Less than 25%	2.72%	5.44%	2.71%	3.54%	3.77%	4.89%	2.69%	3.46%
25-49 %	1.80%	1.35%	3.13%	2.58%	2.43%	2.55%	1.31%	2.23%
50-74 %	0.72%	1.33%	2.00%	1.55%	1.83%	1.59%	1.02%	0.99%
75% or more	0.43%	1.00%	1.10%	1.11%	1.50%	0.73%	0.91%	0.50%
Union presence								
No union employees	0.50%	1.67%	1.05%	0.95%	1.35%	1.15%	1.15%	0.64%
Has union employees	1.41%	3.12%	5.50%	4.57%	2.37%	1.71%	4.10%	1.60%
Unknown	1.89%	2.91%	3.72%	2.74%	3.38%	2.26%	1.96%	2.26%
Percent low wage employees **								
50% or more low wage	1.52%	5.67%	3.47%	3.05%	3.31%	2.98%	2.90%	1.62%
Less than 50% low wage	0.75%	0.94%	0.92%	1.00%	0.81%	1.83%	0.85%	1.07%
Unknown	0.85%	2.56%	4.02%	2.20%	3.28%	1.00%	3.10%	0.86%

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.

\*\* 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.B.2.a.(1)(1997) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	84.2%	82.7%	80.6%	81.2%	83.1%	86.6%	81.4%	85.1%
Industry group **								
Agric., fish., forest.	86.6%	90.0%	75.3%	89.6%	89.0%	82.7%	85.0%	88.0%
Mining	97.5%	98.3%	96.6%	96.0%	99.4%	98.6%	95.9%	98.4%
Construction	81.4%	82.7%	79.3%	79.2%	83.4%	91.4%	79.8%	84.0%
Manufacturing	89.6%	88.5%	84.2%	84.4%	86.8%	92.7%	83.8%	90.5%
Transp., commu., util.	91.8%	88.5%	87.2%	85.3%	85.5%	95.3%	87.2%	92.6%
Wholesale trade	89.9%	84.4%	84.9%	84.9%	90.1%	94.1%	84.1%	92.1%
Retail Trade	72.6%	76.1%	76.6%	73.6%	76.9%	70.3%	76.1%	71.6%
Fin., ins., real est.	87.3%	85.8%	83.0%	84.4%	84.4%	89.4%	85.5%	87.8%
Services	82.1%	81.4%	78.7%	79.5%	79.7%	85.4%	80.3%	82.7%
Unknown	76.0%	76.0%	0.0%	0.0%	0.0%	0.0%	76.0%	0.0%
Ownership								
For profit, incorporated	84.4%	82.1%	80.7%	81.6%	83.5%	86.5%	81.3%	85.3%
For profit, unincorporated	82.2%	83.8%	83.5%	77.6%	80.6%	83.8%	83.4%	81.1%
Nonprofit	82.7%	82.7%	76.4%	78.9%	80.6%	86.2%	78.6%	83.5%
Unknown	89.2%	90.8%	95.8%	92.9%	89.1%	88.9%	92.7%	89.0%
Age of firm								
Less than 5 years	80.0%	81.0%	81.0%	80.0%	75.7%	82.3%	81.2%	77.9%
5-9 years	80.6%	82.4%	80.0%	76.5%	82.7%	84.8%	80.0%	81.4%
10-19 years	81.6%	83.5%	80.8%	80.4%	78.3%	86.2%	81.5%	81.7%
20 or more years	82.8%	82.6%	79.9%	83.0%	82.0%	83.7%	81.6%	83.2%
Unknown	88.3%	96.4%	86.0%	82.4%	87.8%	88.7%	86.3%	88.4%
Multi/single status								
2 or more locations	86.0%	83.9%	84.0%	84.0%	85.1%	86.4%	84.4%	86.1%
1 location only	81.2%	82.7%	80.3%	80.2%	80.0%	89.3%	81.1%	81.3%
Percent full-time employees								
Less than 25%	67.5%	89.4%	65.8%	66.2%	66.2%	63.7%	73.5%	65.3%
25-49 %	68.3%	73.8%	64.7%	67.9%	72.1%	67.2%	69.0%	68.1%
50-74 %	76.4%	76.7%	76.5%	71.6%	73.8%	79.2%	76.0%	76.5%
75% or more	86.4%	84.1%	82.0%	83.2%	85.0%	89.1%	82.9%	87.4%
Union presence								
No union employees	83.4%	82.2%	80.2%	80.7%	82.4%	86.3%	81.1%	84.3%
Has union employees	88.7%	88.2%	88.5%	86.9%	88.0%	89.1%	86.3%	88.9%
Unknown	82.8%	88.0%	77.6%	80.1%	82.0%	83.2%	82.9%	82.8%
Percent low wage employees **								
50% or more low wage	66.5%	73.7%	69.7%	65.8%	65.6%	65.5%	71.6%	65.1%
Less than 50% low wage	83.8%	83.2%	80.8%	82.3%	84.2%	85.6%	81.9%	84.7%
Unknown	88.1%	82.8%	83.5%	80.1%	86.2%	88.7%	82.0%	88.3%

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.

\*\* 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.B.2.a.(1)(1997) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	0.34%	0.94%	0.91%	0.59%	0.89%	0.46%	0.57%	0.41%
Industry group **								
Agric., fish., forest.	2.41%	3.19%	5.92%	16.63%	11.78%	20.37%	2.68%	3.38%
Mining	2.28%	14.67%	23.29%	13.01%	25.67%	14.75%	11.89%	1.28%
Construction	1.34%	1.15%	2.45%	2.09%	4.07%	2.77%	1.12%	2.71%
Manufacturing	0.69%	2.58%	1.61%	1.04%	1.21%	1.02%	1.22%	0.80%
Transp., commu., util.	0.86%	2.45%	2.73%	2.55%	1.65%	0.60%	1.47%	1.02%
Wholesale trade	0.99%	1.75%	1.64%	1.86%	1.62%	1.77%	1.42%	1.30%
Retail Trade	0.87%	2.06%	1.65%	1.65%	0.92%	1.28%	0.79%	1.02%
Fin., ins., real est.	0.83%	1.40%	2.67%	2.58%	2.07%	0.75%	1.47%	0.89%
Services	0.43%	1.36%	1.20%	0.78%	1.79%	0.67%	0.71%	0.51%
Unknown	16.99%	16.99%	0.00%	0.00%	0.00%	0.00%	16.99%	0.00%
Ownership								
For profit, incorporated	0.40%	1.27%	0.88%	0.64%	0.76%	0.59%	0.72%	0.50%
For profit, unincorporated	1.20%	1.17%	2.81%	2.96%	3.69%	3.43%	1.17%	1.71%
Nonprofit	0.65%	1.34%	2.48%	1.12%	1.73%	0.87%	0.54%	0.86%
Unknown	1.36%	6.66%	24.25%	1.98%	1.75%	1.89%	4.81%	1.42%
Age of firm								
Less than 5 years	0.70%	1.60%	2.19%	1.57%	4.03%	5.31%	0.99%	2.78%
5-9 years	0.93%	0.79%	2.23%	1.88%	1.73%	2.45%	1.20%	1.26%
10-19 years	0.74%	1.75%	1.65%	1.27%	2.83%	2.44%	1.38%	1.07%
20 or more years	0.35%	1.63%	0.98%	0.57%	0.99%	0.59%	0.42%	0.40%
Unknown	0.78%	3.54%	2.35%	1.80%	0.76%	0.86%	1.96%	0.78%
Multi/single status								
2 or more locations	0.40%	2.42%	2.20%	0.95%	0.78%	0.52%	1.28%	0.42%
1 location only	0.70%	0.95%	0.91%	0.79%	1.55%	2.05%	0.61%	1.18%
Percent full-time employees								
Less than 25%	3.14%	1.76%	7.80%	4.82%	5.69%	5.33%	3.17%	3.69%
25-49 %	2.07%	1.83%	2.95%	2.40%	2.63%	2.75%	2.33%	2.48%
50-74 %	0.95%	1.87%	1.70%	1.79%	1.91%	2.18%	1.17%	1.60%
75% or more	0.40%	1.01%	1.00%	0.51%	0.94%	0.58%	0.56%	0.50%
Union presence								
No union employees	0.27%	1.07%	0.92%	0.58%	0.87%	0.53%	0.61%	0.36%
Has union employees	0.84%	3.42%	2.55%	3.68%	2.04%	0.91%	1.60%	0.85%
Unknown	1.24%	2.45%	3.52%	3.89%	5.67%	0.98%	2.23%	1.22%
Percent low wage employees **								
50% or more low wage	1.75%	4.03%	4.57%	3.68%	2.55%	2.59%	2.03%	1.93%
Less than 50% low wage	0.28%	0.97%	0.83%	0.48%	1.08%	0.69%	0.51%	0.44%
Unknown	0.74%	1.89%	3.85%	2.95%	1.80%	0.67%	2.37%	0.68%

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.

\*\* 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.B.2.b(1997) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance 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	66.7%	67.0%	65.3%	62.7%	63.9%	69.5%	64.8%	67.3%
Industry group **								
Agric., fish., forest.	61.8%	65.0%	58.4%	75.9%	55.7%	70.5%	63.7%	60.2%
Mining	95.1%	92.8%	96.6%	91.0%	99.4%	97.8%	91.0%	97.5%
Construction	63.3%	71.0%	61.9%	58.5%	60.8%	79.0%	64.2%	61.9%
Manufacturing	82.3%	77.1%	75.7%	76.0%	77.4%	87.3%	74.5%	83.6%
Transp., commu., util.	81.9%	76.5%	79.1%	72.2%	70.9%	87.8%	75.7%	83.0%
Wholesale trade	78.5%	76.3%	77.4%	74.6%	80.5%	79.7%	75.4%	79.6%
Retail Trade	45.3%	51.4%	54.0%	45.4%	43.4%	44.1%	50.7%	44.0%
Fin., ins., real est.	76.4%	70.2%	75.0%	75.7%	72.0%	79.4%	73.5%	77.2%
Services	62.3%	66.5%	62.0%	57.8%	58.8%	65.2%	62.5%	62.2%
Unknown	72.1%	72.1%	0.0%	0.0%	0.0%	0.0%	72.1%	0.0%
Ownership								
For profit, incorporated	67.7%	66.8%	67.3%	64.2%	64.4%	70.4%	65.6%	68.3%
For profit, unincorporated	64.0%	69.6%	61.4%	56.6%	64.2%	63.0%	65.7%	62.5%
Nonprofit	61.1%	61.0%	54.9%	56.1%	58.7%	65.5%	56.6%	62.1%
Unknown	72.4%	73.4%	90.0%	76.0%	76.4%	70.2%	80.3%	71.9%
Age of firm								
Less than 5 years	57.5%	66.5%	62.4%	51.0%	52.8%	48.3%	61.6%	51.2%
5-9 years	62.2%	67.7%	67.9%	57.4%	57.7%	64.5%	65.5%	58.6%
10-19 years	63.8%	66.1%	67.9%	62.4%	58.3%	66.8%	65.5%	62.3%
20 or more years	65.6%	66.6%	63.0%	66.8%	63.3%	66.7%	64.7%	65.8%
Unknown	72.1%	88.8%	71.4%	68.2%	70.8%	72.6%	73.5%	72.1%
Multi/single status								
2 or more locations	69.6%	74.3%	69.7%	68.1%	67.6%	70.2%	69.0%	69.6%
1 location only	62.1%	66.8%	64.9%	61.0%	58.8%	55.9%	64.4%	59.3%
Percent full-time employees								
Less than 25%	22.9%	24.5%	21.2%	17.1%	20.1%	30.4%	21.5%	23.6%
25-49 %	32.0%	35.6%	30.9%	27.1%	32.6%	32.7%	30.9%	32.2%
50-74 %	51.4%	53.9%	50.4%	45.0%	46.2%	56.3%	50.6%	51.7%
75% or more	74.5%	75.8%	72.4%	72.1%	71.4%	76.9%	73.0%	75.0%
Union presence								
No union employees	65.8%	66.4%	65.3%	62.4%	63.2%	68.9%	64.6%	66.3%
Has union employees	71.0%	74.4%	65.9%	66.8%	67.2%	72.4%	65.2%	71.5%
Unknown	66.3%	72.7%	64.1%	61.1%	66.1%	66.6%	69.0%	66.1%
Percent low wage employees **								
50% or more low wage	33.7%	34.6%	33.8%	29.9%	30.6%	40.3%	33.3%	33.8%
Less than 50% low wage	68.9%	70.2%	68.0%	66.7%	68.9%	70.0%	67.7%	69.4%
Unknown	70.7%	66.5%	61.6%	64.0%	68.0%	71.5%	63.1%	71.1%

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.

\*\* 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.B.2.b(1997) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance 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	0.60%	1.73%	1.09%	0.87%	1.00%	0.98%	0.86%	0.66%
Industry group **								
Agric., fish., forest.	7.41%	6.89%	6.03%	14.43%	13.64%	17.77%	4.94%	9.88%
Mining	2.61%	14.66%	23.29%	13.53%	25.67%	14.65%	11.29%	1.48%
Construction	1.84%	2.67%	3.09%	3.59%	6.28%	4.92%	2.15%	3.12%
Manufacturing	0.52%	3.26%	2.24%	1.42%	1.59%	1.05%	1.17%	0.64%
Transp., commu., util.	1.65%	2.69%	3.47%	3.24%	3.52%	2.34%	1.53%	1.84%
Wholesale trade	1.77%	1.74%	1.99%	2.34%	1.70%	3.24%	1.30%	2.33%
Retail Trade	1.28%	3.67%	3.19%	1.88%	2.52%	1.74%	2.41%	1.18%
Fin., ins., real est.	1.61%	1.66%	3.18%	2.97%	2.17%	2.07%	1.63%	1.80%
Services	0.46%	1.98%	1.52%	1.43%	1.71%	1.57%	1.22%	0.73%
Unknown	16.59%	16.59%	0.00%	0.00%	0.00%	0.00%	16.59%	0.00%
Ownership								
For profit, incorporated	0.77%	2.13%	1.28%	1.01%	1.41%	1.21%	0.90%	0.90%
For profit, unincorporated	1.68%	1.63%	2.93%	4.40%	4.47%	3.68%	1.87%	2.94%
Nonprofit	0.86%	2.45%	2.52%	2.33%	1.82%	2.27%	1.50%	1.08%
Unknown	2.47%	6.34%	23.12%	6.70%	1.92%	3.62%	6.25%	2.49%
Age of firm								
Less than 5 years	1.92%	2.43%	2.85%	2.49%	5.45%	6.32%	1.60%	3.33%
5-9 years	1.32%	1.41%	3.51%	2.86%	4.18%	2.60%	1.00%	2.88%
10-19 years	1.05%	2.75%	1.69%	1.18%	2.87%	4.08%	1.53%	1.84%
20 or more years	0.71%	2.43%	1.58%	1.59%	0.90%	1.31%	1.24%	0.83%
Unknown	1.16%	5.67%	3.66%	1.57%	1.46%	1.37%	2.60%	1.17%
Multi/single status								
2 or more locations	0.62%	2.73%	2.83%	1.89%	1.01%	0.90%	1.30%	0.65%
1 location only	0.77%	1.76%	1.23%	1.04%	1.82%	5.83%	0.94%	1.10%
Percent full-time employees								
Less than 25%	2.06%	4.73%	1.83%	1.87%	2.63%	3.76%	1.82%	2.87%
25-49 %	1.92%	1.25%	1.32%	2.30%	1.93%	2.83%	0.93%	2.37%
50-74 %	0.99%	2.02%	1.21%	1.55%	1.73%	2.52%	1.30%	1.60%
75% or more	0.52%	1.46%	1.21%	0.95%	1.41%	1.02%	0.73%	0.62%
Union presence								
No union employees	0.48%	1.69%	1.05%	0.60%	0.81%	1.28%	0.79%	0.63%
Has union employees	1.70%	5.20%	5.14%	4.28%	3.31%	2.02%	3.95%	1.88%
Unknown	2.33%	3.65%	4.49%	3.70%	5.40%	2.53%	2.22%	2.45%
Percent low wage employees **								
50% or more low wage	1.65%	5.47%	3.16%	2.71%	2.54%	3.12%	2.18%	1.76%
Less than 50% low wage	0.69%	1.24%	1.19%	0.84%	1.01%	1.96%	0.59%	0.99%
Unknown	1.26%	2.74%	4.06%	3.03%	3.64%	1.32%	2.42%	1.25%

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.

\*\* 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.B.2.b.(1)(1997) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	45.2%	20.9%	14.1%	20.5%	42.3%	62.7%	18.1%	53.1%
Industry group **								
Agric., fish., forest.	38.8%	10.3% *	2.5% *	41.3%	70.5%	56.9% *	7.0% *	65.2%
Mining	61.9%	18.0% *	0.0%	67.7%	100.0%	70.0%	44.7%	71.7%
Construction	22.6%	20.1%	16.6%	19.4%	32.0%	43.3%	19.8%	26.9%
Manufacturing	51.6%	32.6%	18.4%	18.3%	56.5%	61.1%	21.3%	56.1%
Transp., commu., util.	62.2%	15.3%	15.3% *	29.2%	40.8%	79.7%	17.9%	69.0%
Wholesale trade	45.3%	10.9%	14.0% *	19.9%	46.1%	67.6%	12.2%	56.8%
Retail Trade	42.3%	14.5%	10.1%	14.8%	36.6%	59.0%	12.5%	50.9%
Fin., ins., real est.	50.1%	28.6%	13.3% *	20.6%	37.1%	65.7%	22.2%	56.9%
Services	38.5%	21.6%	14.1%	19.7%	32.8%	57.5%	18.7%	45.5%
Unknown	12.1% *	12.1% *	0.0%	0.0%	0.0%	0.0%	12.1% *	0.0%
Ownership								
For profit, incorporat	46.4%	17.2%	12.4%	20.2%	44.4%	64.6%	15.8%	55.3%
For profit, unincorpor	32.3%	21.8%	22.8%	15.0%	40.5%	53.2%	21.3%	42.6%
Nonprofit	42.0%	42.2%	18.1%	19.9%	32.9%	57.3%	26.4%	45.0%
Unknown	52.8%	43.8%	3.2% *	53.2%	48.7%	55.9%	46.0%	53.3%
Age of firm								
Less than 5 years	25.4%	13.3%	19.2%	25.7%	32.7%	65.9%	17.5%	40.0%
5-9 years	27.9%	13.4%	9.6%	18.7%	47.0%	74.7%	13.7%	45.2%
10-19 years	27.9%	24.3%	13.9%	15.1%	29.1%	61.3%	18.2%	36.8%
20 or more years	46.2%	30.0%	13.6%	21.5%	44.4%	61.9%	20.2%	52.5%
Unknown	57.5%	12.5% *	16.1% *	26.6%	44.7%	63.1%	18.4%	58.5%
Multi/single status								
2 or more locations	56.6%	52.8%	13.7%	26.3%	45.4%	62.8%	24.7%	57.7%
1 location only	24.7%	19.9%	14.1%	18.4%	37.3%	61.2%	17.4%	34.3%
Percent full-time employees								
Less than 25%	38.8%	10.9% *	8.1% *	3.4% *	35.4%	75.2%	7.9%	51.1%
25-49 %	45.2%	19.7%	13.9% *	10.1%	29.0%	62.2%	14.0%	52.3%
50-74 %	41.5%	26.4%	14.5%	18.3%	32.5%	62.0%	20.2%	49.1%
75% or more	45.7%	20.3%	14.1%	21.4%	43.9%	62.7%	18.1%	53.6%
Union presence								
No union employees	40.8%	18.9%	12.4%	19.7%	43.3%	60.6%	16.3%	50.2%
Has union employees	56.7%	43.5%	33.6%	28.9%	38.4%	64.9%	38.9%	58.2%
Unknown	58.7%	38.6%	21.5% *	21.1% *	37.9%	68.1%	28.2%	62.1%
Percent low wage employees **								
50% or more low wage	29.2%	15.4%	16.6%	10.0%	29.5%	45.6%	12.9%	34.2%
Less than 50% low wage	37.8%	21.1%	13.1%	20.7%	42.4%	58.9%	17.9%	47.0%
Unknown	62.4%	22.3%	25.2%	26.4%	46.9%	66.5%	25.0%	64.0%

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.

\*\* 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.B.2.b.(1)(1997) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance 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	0.87%	1.88%	1.72%	1.28%	1.28%	1.89%	0.69%	1.13%
Industry group **								
Agric., fish., forest.	9.72%	5.23% *	10.31% *	11.37%	17.78%	17.21% *	2.55% *	14.27%
Mining	10.58%	8.27% *	0.00%	18.55%	25.82%	17.56%	13.06%	14.78%
Construction	3.14%	5.49%	4.47%	4.46%	8.16%	10.04%	4.22%	3.33%
Manufacturing	2.31%	7.75%	5.33%	2.47%	3.40%	3.35%	4.56%	2.48%
Transp., commu., util.	2.53%	4.13%	7.25% *	7.00%	4.51%	2.69%	3.83%	2.19%
Wholesale trade	2.11%	3.02%	4.58% *	3.77%	4.99%	6.25%	1.87%	3.01%
Retail Trade	2.44%	2.44%	2.25%	2.55%	4.73%	3.49%	1.34%	2.84%
Fin., ins., real est.	3.00%	6.96%	4.58% *	4.10%	5.01%	4.33%	4.29%	3.20%
Services	1.49%	3.13%	2.15%	2.08%	2.52%	3.22%	2.12%	1.74%
Unknown	10.03% *	10.03% *	0.00%	0.00%	0.00%	0.00%	10.03% *	0.00%
Ownership								
For profit, incorporat	1.29%	2.42%	1.55%	1.75%	2.48%	2.09%	1.27%	1.61%
For profit, unincorpor	3.75%	5.21%	5.56%	3.61%	6.09%	6.41%	3.82%	4.76%
Nonprofit	2.56%	6.97%	3.55%	5.02%	3.29%	3.13%	3.32%	2.93%
Unknown	2.90%	11.86%	0.99% *	14.57%	8.11%	4.92%	12.20%	2.62%
Age of firm								
Less than 5 years	2.56%	1.93%	3.72%	4.85%	6.45%	14.02%	2.23%	5.31%
5-9 years	2.52%	2.28%	2.25%	3.05%	5.86%	10.48%	2.57%	3.77%
10-19 years	1.53%	4.63%	3.56%	1.76%	4.16%	7.05%	2.84%	3.42%
20 or more years	1.23%	4.50%	1.30%	1.85%	1.95%	2.23%	1.80%	1.47%
Unknown	1.51%	6.01% *	5.04% *	4.38%	1.84%	2.52%	3.43%	1.60%
Multi/single status								
2 or more locations	1.31%	9.68%	1.98%	2.67%	1.25%	1.98%	3.47%	1.34%
1 location only	1.42%	2.13%	1.82%	1.67%	3.65%	7.06%	0.92%	2.42%
Percent full-time employees								
Less than 25%	6.76%	3.84% *	4.03% *	1.20% *	7.75%	8.85%	2.12%	7.78%
25-49 %	2.79%	2.90%	5.26% *	1.92%	5.10%	4.45%	1.78%	3.58%
50-74 %	2.49%	5.44%	2.44%	3.15%	4.49%	4.49%	3.57%	2.33%
75% or more	1.04%	2.20%	1.86%	1.32%	1.63%	1.99%	0.71%	1.26%
Union presence								
No union employees	0.82%	1.93%	1.49%	1.32%	2.19%	2.36%	0.96%	1.25%
Has union employees	2.09%	10.93%	7.14%	6.81%	6.09%	2.59%	6.21%	2.06%
Unknown	1.65%	9.08%	7.04% *	7.01% *	7.09%	3.56%	7.21%	2.64%
Percent low wage employees **								
50% or more low wage	1.91%	2.67%	3.68%	1.70%	3.54%	6.48%	1.49%	2.78%
Less than 50% low wage	0.94%	1.95%	1.68%	1.27%	1.41%	2.75%	0.69%	1.42%
Unknown	1.69%	5.52%	6.15%	5.11%	4.34%	2.15%	3.97%	1.80%

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.

\*\* 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.B.2.c(1997) Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	52.1%	19.9%	20.3%	27.8%	42.9%	75.0%	21.5%	61.2%
Industry group **								
Agric., fish., forest.	22.6%*	25.1%*	13.9%*	23.1%*	19.0%*	77.9%	20.6%*	24.2%*
Mining	37.5%	0.0%	0.0%	0.0%	33.0%*	79.7%	0.0%	59.5%
Construction	23.2%	11.4%	26.0%	18.1%	36.2%	43.4%*	16.8%	32.8%
Manufacturing	52.2%	5.2%	23.1%	28.7%	33.8%	73.0%	20.3%	57.5%
Transp., commu., util.	63.2%	15.5%	28.8%*	27.0%	36.9%	84.7%	18.8%	70.7%
Wholesale trade	48.4%	13.5%	21.4%	26.4%	43.7%	72.0%	20.6%	58.5%
Retail Trade	51.3%	12.1%	18.7%	19.5%	36.0%	71.2%	16.0%	60.1%
Fin., ins., real est.	64.3%	23.1%	22.1%	32.0%	58.2%	83.5%	25.8%	74.0%
Services	52.8%	26.9%	17.3%	35.4%	50.3%	75.2%	25.8%	62.4%
Unknown	29.2%*	29.2%*	0.0%	0.0%	0.0%	0.0%	29.2%*	0.0%
Ownership								
For profit, incorporated	52.3%	19.9%	17.4%	24.8%	40.9%	76.6%	19.9%	62.1%
For profit, unincorporated	38.5%	19.2%	39.2%	37.3%	47.2%	53.2%	26.6%	48.9%
Nonprofit	55.6%	15.5%*	19.2%	38.6%	47.3%	77.7%	22.3%	62.6%
Unknown	55.7%	49.0%	74.2%*	33.9%	45.0%	61.8%	51.7%	56.0%
Age of firm								
Less than 5 years	33.2%	32.1%	35.8%	29.5%	37.8%	32.6%*	32.5%	34.4%
5-9 years	30.6%	10.8%	17.3%	29.4%	39.9%	74.8%	16.4%	46.2%
10-19 years	34.8%	19.0%	15.0%	22.7%	42.0%	76.8%	17.7%	49.6%
20 or more years	54.2%	15.2%	16.1%	28.5%	40.8%	81.4%	19.4%	63.1%
Unknown	64.9%	15.4%*	33.9%	33.2%	47.9%	71.8%	29.8%	65.9%
Multi/single status								
2 or more locations	65.3%	45.8%	26.3%	27.6%	43.8%	75.3%	27.1%	66.6%
1 location only	30.6%	19.2%	19.7%	27.9%	41.6%	71.0%	20.9%	42.3%
Percent full-time employees								
Less than 25%	35.1%	13.3%*	5.1%*	12.5%*	38.7%	70.1%	11.8%	46.0%
25-49 %	54.3%	6.4%*	10.5%*	12.9%	26.8%	80.6%	9.5%	64.9%
50-74 %	48.0%	25.8%	7.2%	38.3%	45.2%	68.2%	19.9%	58.1%
75% or more	53.2%	20.1%	23.9%	28.5%	43.9%	75.3%	23.4%	61.9%
Union presence								
No union employees	45.3%	19.5%	17.0%	26.7%	42.0%	69.8%	20.1%	55.2%
Has union employees	71.1%	17.1%*	58.5%	40.0%	48.8%	81.8%	36.5%	74.1%
Unknown	72.7%	33.1%	34.9%	28.2%	42.1%	85.6%	31.6%	77.0%
Percent low wage employees **								
50% or more low wage	35.2%	17.0%*	10.9%	19.3%	31.4%	63.9%	14.9%	41.4%
Less than 50% low wage	44.4%	19.8%	18.0%	28.6%	42.5%	74.1%	20.9%	55.5%
Unknown	72.4%	28.6%	53.1%	31.8%	55.4%	76.7%	39.7%	73.9%

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.

\*\* 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.B.2.c(1997) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	1.04%	2.58%	1.83%	1.55%	2.28%	1.59%	1.20%	1.24%
Industry group **								
Agric., fish., forest.	6.94%*	8.42%*	5.51%*	8.09%*	13.18%*	18.92%	6.40%*	9.30%*
Mining	8.44%	0.00%	0.00%	0.00%	14.11%*	15.48%	0.00%	12.80%
Construction	2.89%	2.86%	7.70%	3.40%	8.06%	15.67%*	4.67%	5.38%
Manufacturing	2.07%	0.99%	2.98%	3.63%	3.28%	2.33%	2.65%	2.12%
Transp., commu., util.	4.60%	4.20%	9.39%*	7.54%	6.55%	2.76%	5.51%	4.63%
Wholesale trade	1.80%	3.39%	5.02%	4.40%	4.87%	5.12%	3.06%	2.39%
Retail Trade	2.51%	2.20%	4.85%	2.11%	2.10%	3.49%	2.71%	2.79%
Fin., ins., real est.	1.93%	5.07%	5.69%	5.80%	4.61%	3.32%	2.83%	2.52%
Services	1.50%	4.04%	2.69%	3.16%	2.94%	2.75%	1.94%	1.70%
Unknown	10.55%*	10.55%*	0.00%	0.00%	0.00%	0.00%	10.55%*	0.00%
Ownership								
For profit, incorporated	1.23%	3.72%	1.69%	1.59%	2.43%	1.32%	1.61%	1.34%
For profit, unincorporated	3.20%	3.28%	9.04%	5.21%	5.93%	6.27%	3.89%	4.80%
Nonprofit	2.22%	5.14%*	5.15%	4.12%	2.27%	4.15%	3.12%	2.69%
Unknown	2.93%	11.82%*	22.94%*	10.07%	7.87%	3.16%	12.55%	2.49%
Age of firm								
Less than 5 years	3.83%	5.95%	8.85%	4.68%	6.97%	11.75%*	5.36%	5.03%
5-9 years	1.94%	1.67%	3.81%	4.19%	7.29%	6.66%	2.29%	3.83%
10-19 years	1.47%	4.46%	2.96%	2.60%	4.67%	4.54%	1.98%	2.37%
20 or more years	1.64%	2.94%	2.12%	2.84%	3.33%	2.21%	1.21%	1.66%
Unknown	1.64%	14.17%*	5.60%	4.30%	3.39%	1.44%	5.68%	1.52%
Multi/single status								
2 or more locations	1.20%	11.25%	3.43%	2.13%	1.79%	1.55%	4.25%	1.24%
1 location only	1.31%	2.36%	2.12%	1.68%	3.54%	10.95%	0.94%	2.12%
Percent full-time employees								
Less than 25%	3.85%	6.06%*	1.65%*	4.11%*	4.63%	7.26%	2.78%	3.58%
25-49 %	3.05%	2.35%*	3.72%*	3.08%	4.91%	2.83%	1.87%	2.92%
50-74 %	3.49%	5.90%	1.91%	5.36%	5.72%	5.01%	3.73%	4.09%
75% or more	1.06%	2.65%	2.17%	1.37%	2.48%	1.59%	1.27%	1.28%
Union presence								
No union employees	1.13%	2.60%	1.67%	1.47%	2.77%	1.66%	1.47%	1.32%
Has union employees	2.24%	9.13%*	12.04%	6.82%	5.81%	2.97%	6.88%	2.45%
Unknown	4.48%	8.55%	8.85%	7.90%	7.81%	3.46%	6.46%	4.50%
Percent low wage employees **								
50% or more low wage	1.63%	6.24%*	3.09%	3.55%	3.20%	5.54%	3.28%	1.28%
Less than 50% low wage	1.30%	2.97%	1.75%	1.67%	2.20%	2.50%	1.36%	1.62%
Unknown	1.70%	3.91%	10.16%	6.42%	4.96%	1.63%	5.75%	1.78%

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.

\*\* 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.B.3(1997) Number of full-time private-sector employees 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	86,784,978	11,407,204	8,188,865	12,259,481	17,458,873	37,470,555	25,465,314	61,319,664
Industry group **								
Agric., fish., forest.	1,574,304	750,029	196,506	158,016	369,067	100,687*	995,562	578,743
Mining	574,848	52,823*	89,083	189,707	26,059*	217,176	269,488	305,360
Construction	4,923,651	1,469,598	1,233,175	1,323,634	719,776	177,468*	3,383,241	1,540,410
Manufacturing	18,038,340	743,010	1,023,949	2,616,363	4,469,016	9,186,002	2,915,079	15,123,261
Transp., commu., util.	5,932,715	419,259	414,063	636,055	984,475	3,478,863	1,093,886	4,838,829
Wholesale trade	6,427,951	798,383	673,728	1,089,974	1,246,325	2,619,541	2,001,931	4,426,020
Retail Trade	13,653,307	1,698,628	1,476,513	1,923,679	1,881,311	6,673,177	4,226,874	9,426,434
Fin., ins., real est.	7,279,628	1,016,659	429,755	625,688	1,243,825	3,963,701	1,725,173	5,554,455
Services	28,334,245	4,412,895	2,652,025	3,696,365	6,519,020	11,053,939	8,808,092	19,526,153
Unknown	45,988	45,920	68*	0	0	0	45,988	0
Ownership								
For profit, incorporated	63,886,624	7,039,657	6,304,011	9,832,407	12,163,258	28,547,291	18,171,853	45,714,772
For profit, unincorporated	7,455,238	3,214,836	1,088,776	781,077	1,170,489	1,200,060	4,676,583	2,778,655
Nonprofit	10,763,471	834,066	743,753	1,470,777	3,074,077	4,640,798	2,144,526	8,618,945
Unknown	4,679,645	318,646	52,325*	175,220*	1,051,049	3,082,406	472,353	4,207,292
Age of firm								
Less than 5 years	8,923,827	3,693,429	1,667,474	1,651,701	1,141,340	769,883	6,364,471	2,559,356
5-9 years	7,171,092	2,141,982	1,478,504	1,693,615	1,308,215	548,775	4,493,223	2,677,869
10-19 years	11,706,326	2,708,572	2,099,016	2,925,687	2,203,533	1,769,518	6,256,528	5,449,799
20 or more years	31,114,454	2,579,650	2,578,498	4,914,696	7,544,127	13,497,482	7,338,363	23,776,091
Unknown	27,869,279	283,571	365,373	1,073,781	5,261,657	20,884,897	1,012,730	26,856,550
Multi/single status								
2 or more locations	49,168,939	229,102	610,020	2,809,784	10,057,839	35,462,193	1,765,007	47,403,932
1 location only	37,616,039	11,178,103	7,578,845	9,449,697	7,401,034	2,008,361	23,700,308	13,915,732
Percent full-time employees								
Less than 25%	598,347	88,142	98,613	144,898	139,339	127,354	265,282	333,064
25-49 %	3,284,459	404,648	294,436	495,316	435,672	1,654,387	977,224	2,307,235
50-74 %	8,194,525	1,591,946	929,073	1,205,424	1,633,928	2,834,154	3,047,800	5,146,725
75% or more	74,707,648	9,322,468	6,866,744	10,413,844	15,249,934	32,854,659	21,175,009	53,532,639
Union presence								
No union employees	64,988,430	10,350,329	7,254,878	10,699,639	14,108,169	22,575,416	22,816,188	42,172,242
Has union employees	13,535,153	424,815	529,898	975,597	2,342,610	9,262,234	1,354,162	12,180,991
Unknown	8,261,395	632,061	404,090	584,246	1,008,094	5,632,904	1,294,964	6,966,431
Percent low wage employees **								
50% or more low wage	6,153,322	1,402,704	752,349	1,141,235	1,752,879	1,104,155	2,633,357	3,519,965
Less than 50% low wage	54,803,276	9,214,739	6,727,123	10,355,268	13,163,745	15,342,402	20,971,719	33,831,557
Unknown	25,828,380	789,761	709,393	762,979	2,542,249	21,023,998	1,860,238	23,968,141

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.3(1997) Standard error for number of full-time private-sector employees 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	1,104,560	352,002	227,739	344,295	612,349	1,086,020	446,728	931,869
Industry group **								
Agric., fish., forest.	166,783	122,443	30,673	27,663	87,223	64,354 *	120,745	119,490
Mining	109,021	14,884 *	31,230	56,953	12,720 *	88,959	70,745	99,338
Construction	187,491	59,141	167,749	133,006	108,354	53,548 *	190,993	74,842
Manufacturing	760,067	135,471	67,204	156,691	603,288	600,914	123,440	802,277
Transp., commu., util.	461,631	32,534	47,966	61,928	122,411	426,456	70,670	443,784
Wholesale trade	176,649	48,846	48,281	83,908	108,158	256,982	91,531	203,782
Retail Trade	436,698	64,979	98,357	77,902	139,164	360,237	125,759	409,185
Fin., ins., real est.	444,142	104,156	44,258	87,148	132,423	344,303	144,176	392,435
Services	951,220	231,571	120,578	273,331	324,890	669,629	302,569	800,950
Unknown	6,099	6,057	68 *	0	0	0	6,099	0
Ownership								
For profit, incorporated	955,687	283,836	144,630	255,601	613,372	1,147,948	343,462	907,906
For profit, unincorporated	255,190	140,071	171,798	61,435	166,625	248,896	194,692	205,379
Nonprofit	510,164	87,346	72,955	138,414	175,401	411,715	166,179	464,601
Unknown	536,599	45,946	20,830 *	67,181 *	134,388	587,536	75,318	520,842
Age of firm								
Less than 5 years	414,782	207,528	162,976	244,598	170,327	231,006	308,771	324,382
5-9 years	371,869	40,839	110,715	119,932	206,025	179,434	149,776	300,251
10-19 years	241,061	175,250	121,722	108,659	264,364	279,073	236,718	270,000
20 or more years	724,928	193,173	117,864	141,151	345,261	578,956	246,705	742,047
Unknown	525,616	74,585	44,589	97,432	255,934	767,920	70,349	573,212
Multi/single status								
2 or more locations	1,275,028	53,721	25,849	170,407	337,817	1,173,369	125,565	1,301,361
1 location only	1,011,278	347,395	215,411	273,194	575,770	384,203	392,251	823,721
Percent full-time employees								
Less than 25%	44,108	13,038	10,844	16,119	25,244	22,264	20,006	35,078
25-49 %	154,539	27,402	23,423	27,297	62,983	156,678	50,953	158,265
50-74 %	610,051	104,973	61,691	119,299	113,928	341,180	170,394	465,547
75% or more	689,862	338,325	227,384	267,487	583,381	926,397	386,954	601,792
Union presence								
No union employees	825,195	328,499	152,335	418,459	497,096	682,606	506,341	638,421
Has union employees	630,982	76,627	137,972	125,936	245,887	574,051	203,218	649,561
Unknown	906,177	70,969	67,718	59,396	164,736	870,754	99,210	895,010
Percent low wage employees **								
50% or more low wage	248,359	41,695	35,485	75,933	225,474	107,328	84,334	280,825
Less than 50% low wage	806,645	322,534	136,999	313,891	670,203	833,879	386,011	504,016
Unknown	1,144,887	64,422	145,466	81,887	172,068	1,203,358	132,564	1,194,147

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.3.a(1997) Percent of number of full-time private-sector employees 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	86,784,978	13.1%	9.4%	14.1%	20.1%	43.2%	29.3%	70.7%
Industry group **								
Agric., fish., forest.	1,574,304	47.6%	12.5%	10.0%	23.4%	6.4% *	63.2%	36.8%
Mining	574,848	9.2% *	15.5%	33.0%	4.5% *	37.8%	46.9%	53.1%
Construction	4,923,651	29.8%	25.0%	26.9%	14.6%	3.6% *	68.7%	31.3%
Manufacturing	18,038,340	4.1%	5.7%	14.5%	24.8%	50.9%	16.2%	83.8%
Transp., commu., util.	5,932,715	7.1%	7.0%	10.7%	16.6%	58.6%	18.4%	81.6%
Wholesale trade	6,427,951	12.4%	10.5%	17.0%	19.4%	40.8%	31.1%	68.9%
Retail Trade	13,653,307	12.4%	10.8%	14.1%	13.8%	48.9%	31.0%	69.0%
Fin., ins., real est.	7,279,628	14.0%	5.9%	8.6%	17.1%	54.4%	23.7%	76.3%
Services	28,334,245	15.6%	9.4%	13.0%	23.0%	39.0%	31.1%	68.9%
Unknown	45,988	99.9%	0.1% *	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	63,886,624	11.0%	9.9%	15.4%	19.0%	44.7%	28.4%	71.6%
For profit, unincorporated	7,455,238	43.1%	14.6%	10.5%	15.7%	16.1%	62.7%	37.3%
Nonprofit	10,763,471	7.7%	6.9%	13.7%	28.6%	43.1%	19.9%	80.1%
Unknown	4,679,645	6.8%	1.1% *	3.7% *	22.5%	65.9%	10.1%	89.9%
Age of firm								
Less than 5 years	8,923,827	41.4%	18.7%	18.5%	12.8%	8.6%	71.3%	28.7%
5-9 years	7,171,092	29.9%	20.6%	23.6%	18.2%	7.7%	62.7%	37.3%
10-19 years	11,706,326	23.1%	17.9%	25.0%	18.8%	15.1%	53.4%	46.6%
20 or more years	31,114,454	8.3%	8.3%	15.8%	24.2%	43.4%	23.6%	76.4%
Unknown	27,869,279	1.0%	1.3%	3.9%	18.9%	74.9%	3.6%	96.4%
Multi/single status								
2 or more locations	49,168,939	0.5%	1.2%	5.7%	20.5%	72.1%	3.6%	96.4%
1 location only	37,616,039	29.7%	20.1%	25.1%	19.7%	5.3%	63.0%	37.0%
Percent full-time employees								
Less than 25%	598,347	14.7%	16.5%	24.2%	23.3%	21.3%	44.3%	55.7%
25-49 %	3,284,459	12.3%	9.0%	15.1%	13.3%	50.4%	29.8%	70.2%
50-74 %	8,194,525	19.4%	11.3%	14.7%	19.9%	34.6%	37.2%	62.8%
75% or more	74,707,648	12.5%	9.2%	13.9%	20.4%	44.0%	28.3%	71.7%
Union presence								
No union employees	64,988,430	15.9%	11.2%	16.5%	21.7%	34.7%	35.1%	64.9%
Has union employees	13,535,153	3.1%	3.9%	7.2%	17.3%	68.4%	10.0%	90.0%
Unknown	8,261,395	7.7%	4.9%	7.1%	12.2%	68.2%	15.7%	84.3%
Percent low wage employees **								
50% or more low wage	6,153,322	22.8%	12.2%	18.5%	28.5%	17.9%	42.8%	57.2%
Less than 50% low wage	54,803,276	16.8%	12.3%	18.9%	24.0%	28.0%	38.3%	61.7%
Unknown	25,828,380	3.1%	2.7%	3.0%	9.8%	81.4%	7.2%	92.8%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.3.a(1997) Standard error for percent of number of full-time private-sector employees 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	1,104,560	0.40%	0.28%	0.35%	0.65%	1.09%	0.44%	0.44%
Industry group **								
Agric., fish., forest.	166,783	4.46%	2.45%	2.04%	4.32%	2.81% *	4.14%	4.14%
Mining	109,021	6.52% *	4.63%	6.91%	2.39% *	10.03%	10.32%	10.32%
Construction	187,491	1.44%	2.36%	2.61%	2.39%	1.09% *	1.88%	1.88%
Manufacturing	760,067	0.94%	0.45%	0.83%	2.51%	2.27%	1.09%	1.09%
Transp., commu., util.	461,631	0.86%	0.84%	1.38%	2.39%	3.68%	1.66%	1.66%
Wholesale trade	176,649	0.95%	0.76%	1.42%	1.92%	3.12%	1.77%	1.77%
Retail Trade	436,698	0.40%	0.81%	0.52%	0.91%	1.46%	1.09%	1.09%
Fin., ins., real est.	444,142	1.04%	0.62%	1.24%	1.52%	2.63%	1.76%	1.76%
Services	951,220	0.83%	0.45%	0.86%	1.10%	1.36%	0.92%	0.92%
Unknown	6,099	0.09%	0.09% *	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	955,687	0.45%	0.29%	0.41%	1.00%	1.41%	0.58%	0.58%
For profit, unincorporated	255,190	1.64%	2.25%	1.03%	2.31%	3.13%	2.17%	2.17%
Nonprofit	510,164	0.86%	0.53%	1.01%	2.16%	2.16%	1.43%	1.43%
Unknown	536,599	0.72%	0.47% *	1.52% *	4.77%	4.80%	1.55%	1.55%
Age of firm								
Less than 5 years	414,782	2.81%	1.65%	2.12%	1.75%	2.42%	2.90%	2.90%
5-9 years	371,869	1.74%	1.21%	1.31%	2.37%	1.89%	2.60%	2.60%
10-19 years	241,061	1.19%	1.13%	0.96%	2.23%	2.38%	2.01%	2.01%
20 or more years	724,928	0.60%	0.43%	0.55%	0.94%	1.16%	0.93%	0.93%
Unknown	525,616	0.28%	0.18%	0.39%	1.17%	1.52%	0.31%	0.31%
Multi/single status								
2 or more locations	1,275,028	0.10%	0.08%	0.42%	0.66%	0.95%	0.29%	0.29%
1 location only	1,011,278	0.97%	0.61%	0.76%	1.06%	0.94%	1.33%	1.33%
Percent full-time employees								
Less than 25%	44,108	1.58%	2.42%	2.10%	3.38%	2.82%	2.92%	2.92%
25-49 %	154,539	1.46%	0.63%	1.01%	1.89%	2.72%	2.15%	2.15%
50-74 %	610,051	0.68%	0.70%	1.03%	1.26%	1.91%	1.23%	1.23%
75% or more	689,862	0.44%	0.31%	0.35%	0.75%	1.15%	0.45%	0.45%
Union presence								
No union employees	825,195	0.48%	0.25%	0.50%	0.67%	1.03%	0.61%	0.61%
Has union employees	630,982	0.58%	1.00%	0.82%	1.66%	2.49%	1.57%	1.57%
Unknown	906,177	1.70%	0.58%	1.16%	2.62%	3.98%	2.31%	2.31%
Percent low wage employees **								
50% or more low wage	248,359	1.42%	0.84%	1.41%	2.48%	1.23%	2.32%	2.32%
Less than 50% low wage	806,645	0.46%	0.21%	0.52%	1.16%	1.42%	0.34%	0.34%
Unknown	1,144,887	0.41%	0.64%	0.37%	0.78%	1.40%	0.73%	0.73%

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.

\*\* 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.

Percents may not add to 100% because of rounding.



**Table I.B.3.b(1997) Percent of private-sector full-time employees at establishments that offer health insurance 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	88.7%	53.3%	76.9%	89.9%	97.7%	97.4%	68.7%	97.0%
Industry group **								
Agric., fish., forest.	54.0%	29.0%	65.0%	74.0%	95.7%	34.9% *	37.0%	83.4%
Mining	83.3%	33.7%	52.1%	90.4%	100.0%	100.0%	64.4%	100.0%
Construction	72.6%	46.8%	70.0%	88.5%	93.8%	100.0%	62.6%	94.6%
Manufacturing	96.2%	65.3%	83.7%	91.3%	99.7%	99.8%	81.5%	99.0%
Transp., commu., util.	93.2%	49.7%	77.0%	91.8%	99.6%	98.8%	68.4%	98.8%
Wholesale trade	92.5%	56.7%	90.2%	94.3%	99.3%	100.0%	77.6%	99.2%
Retail Trade	85.3%	41.5%	68.4%	80.3%	95.5%	98.8%	59.1%	97.0%
Fin., ins., real est.	94.0%	67.7%	86.5%	96.3%	98.7%	98.8%	77.4%	99.2%
Services	87.3%	59.2%	78.9%	92.4%	96.8%	93.2%	71.6%	94.4%
Unknown	13.6% *	13.6% *	0.0%	0.0%	0.0%	0.0%	13.6% *	0.0%
Ownership								
For profit, incorporated	90.7%	58.5%	78.0%	89.5%	97.1%	99.2%	72.9%	97.8%
For profit, unincorporated	66.2%	41.2%	63.8%	82.2%	97.8%	93.8%	48.7%	95.6%
Nonprofit	95.4%	61.3%	88.0%	96.2%	99.7%	99.6%	79.4%	99.4%
Unknown	81.1%	38.3%	58.3%	94.6%	99.1%	79.0%	53.2%	84.2%
Age of firm								
Less than 5 years	64.0%	42.8%	68.5%	77.7%	88.9%	89.7%	54.7%	87.2%
5-9 years	72.4%	46.3%	68.1%	82.5%	95.7%	98.9%	60.0%	93.1%
10-19 years	83.4%	61.0%	75.4%	90.0%	96.9%	99.8%	72.0%	96.6%
20 or more years	95.4%	66.7%	88.3%	95.9%	99.3%	99.9%	82.6%	99.4%
Unknown	95.5%	47.2%	78.4%	93.0%	98.4%	95.8%	73.8%	96.3%
Multi/single status								
2 or more locations	97.5%	83.2%	87.7%	96.3%	98.7%	97.5%	90.8%	97.7%
1 location only	77.2%	52.7%	76.0%	88.0%	96.4%	96.1%	67.0%	94.5%
Percent full-time employees								
Less than 25%	70.0%	43.7%	39.2%	64.2%	91.6%	95.2%	45.6%	89.5%
25-49 %	84.1%	39.9%	55.0%	74.7%	95.4%	100.0%	52.7%	97.4%
50-74 %	83.3%	49.2%	64.3%	86.4%	96.9%	99.6%	58.6%	98.0%
75% or more	89.6%	54.7%	80.1%	91.4%	98.0%	97.1%	71.1%	96.9%
Union presence								
No union employees	87.9%	53.4%	77.1%	90.6%	98.1%	99.5%	68.7%	98.3%
Has union employees	97.8%	70.5%	84.5%	97.5%	97.3%	99.9%	83.8%	99.3%
Unknown	80.0%	39.7%	63.3%	63.8%	94.4%	84.8%	52.9%	85.0%
Percent low wage employees **								
50% or more low wage	64.4%	25.1%	36.0%	65.6%	89.4%	92.8%	33.3%	87.6%
Less than 50% low wage	89.4%	59.3%	81.8%	93.8%	98.8%	99.8%	74.2%	98.9%
Unknown	92.9%	33.4%	73.3%	73.7%	97.9%	95.9%	56.2%	95.8%

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.

\*\* 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.B.3.b(1997) Standard error for percent of private-sector full-time employees at establishments that offer health insurance 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	0.69%	1.04%	0.95%	0.42%	0.39%	1.62%	0.63%	1.02%
Industry group **								
Agric., fish., forest.	3.72%	5.17%	8.93%	15.01%	10.58%	17.41% *	5.10%	5.63%
Mining	6.08%	9.59%	14.93%	12.40%	25.82%	14.91%	9.06%	0.00%
Construction	1.80%	2.20%	2.96%	2.69%	2.54%	0.00%	2.32%	1.85%
Manufacturing	0.28%	4.56%	2.79%	1.26%	0.37%	0.21%	1.41%	0.19%
Transp., commu., util.	0.74%	3.71%	3.90%	3.63%	1.29%	0.65%	2.92%	0.45%
Wholesale trade	0.82%	2.52%	2.15%	1.92%	0.42%	0.00%	2.20%	0.45%
Retail Trade	0.52%	1.99%	2.97%	1.66%	0.98%	0.63%	1.63%	0.45%
Fin., ins., real est.	0.62%	3.63%	2.91%	2.15%	1.59%	0.16%	2.27%	0.40%
Services	1.92%	2.13%	1.28%	1.48%	0.90%	4.53%	1.15%	2.83%
Unknown	5.17% *	5.18% *	0.00%	0.00%	0.00%	0.00%	5.17% *	0.00%
Ownership								
For profit, incorporated	0.24%	1.16%	1.03%	0.51%	0.55%	0.39%	0.64%	0.25%
For profit, unincorporated	1.01%	2.46%	5.95%	2.92%	1.19%	3.16%	1.98%	1.77%
Nonprofit	0.65%	4.52%	1.96%	0.77%	0.11%	0.36%	2.97%	0.23%
Unknown	7.19%	7.29%	16.99%	4.51%	0.60%	9.10%	8.17%	7.71%
Age of firm								
Less than 5 years	1.80%	2.37%	3.62%	2.22%	3.89%	6.15%	2.26%	2.96%
5-9 years	1.68%	2.25%	2.72%	2.19%	1.67%	1.20%	1.57%	1.21%
10-19 years	0.72%	2.01%	2.25%	0.93%	1.51%	0.63%	1.11%	0.85%
20 or more years	0.46%	2.72%	1.53%	0.71%	0.29%	0.04%	1.59%	0.14%
Unknown	2.21%	7.66%	4.00%	1.88%	0.28%	2.88%	3.07%	2.32%
Multi/single status								
2 or more locations	1.19%	5.96%	2.16%	0.56%	0.27%	1.66%	1.44%	1.25%
1 location only	0.74%	1.01%	1.01%	0.60%	0.98%	4.50%	0.62%	0.87%
Percent full-time employees								
Less than 25%	2.24%	5.88%	6.09%	5.20%	0.76%	4.27%	3.42%	1.50%
25-49 %	0.85%	3.44%	4.25%	2.38%	1.78%	0.03%	2.27%	0.59%
50-74 %	0.94%	3.37%	2.34%	1.74%	1.56%	0.12%	2.19%	0.62%
75% or more	0.79%	1.09%	0.88%	0.43%	0.40%	1.85%	0.60%	1.21%
Union presence								
No union employees	0.25%	1.14%	1.04%	0.35%	0.45%	0.28%	0.83%	0.24%
Has union employees	0.50%	5.40%	4.57%	2.28%	1.89%	0.08%	3.06%	0.33%
Unknown	3.84%	4.53%	5.96%	7.05%	3.32%	5.94%	3.41%	4.79%
Percent low wage employees **								
50% or more low wage	2.28%	2.85%	4.04%	4.07%	2.54%	5.30%	2.24%	2.32%
Less than 50% low wage	0.25%	1.35%	1.22%	0.37%	0.28%	0.07%	0.76%	0.16%
Unknown	2.15%	3.18%	5.45%	4.45%	1.35%	2.79%	4.25%	2.47%

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.

\*\* 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.B.3.b.(1)(1997) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance 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	88.6%	92.4%	91.1%	89.1%	87.1%	88.1%	90.6%	88.0%
Industry group **								
Agric., fish., forest.	77.1%	75.4%	88.8%	89.9%	68.1%	92.4%	80.9%	74.1%
Mining	97.9%	94.3%	100.0%	95.9%	100.0%	99.2%	95.9%	99.1%
Construction	79.9%	90.3%	79.8%	76.3%	74.1%	85.5%	83.0%	75.4%
Manufacturing	93.8%	92.0%	94.0%	93.3%	91.1%	95.3%	92.8%	93.9%
Transp., commu., util.	92.4%	96.3%	95.7%	92.5%	88.9%	92.9%	94.2%	92.2%
Wholesale trade	91.5%	94.4%	97.2%	92.1%	93.8%	88.3%	94.4%	90.4%
Retail Trade	82.3%	88.6%	86.6%	85.7%	76.1%	82.0%	86.3%	81.3%
Fin., ins., real est.	92.6%	91.9%	97.4%	96.5%	94.2%	91.2%	94.3%	92.2%
Services	86.8%	95.0%	93.2%	88.9%	86.8%	82.7%	92.3%	84.9%
Unknown	93.6%	93.6%	0.0%	0.0%	0.0%	0.0%	93.6%	0.0%
Ownership								
For profit, incorporated	89.0%	92.3%	92.3%	89.2%	85.3%	89.5%	90.7%	88.5%
For profit, unincorporated	88.1%	92.8%	83.9%	85.7%	92.4%	82.4%	89.5%	87.0%
Nonprofit	86.5%	92.6%	89.7%	89.4%	89.5%	82.5%	90.9%	85.6%
Unknown	88.6%	91.3%	97.2%	92.1%	93.7%	86.0%	92.7%	88.3%
Age of firm								
Less than 5 years	81.1%	92.3%	84.8%	76.0%	79.4%	61.6%	85.5%	74.3%
5-9 years	87.2%	93.0%	94.8%	87.9%	75.1%	88.4%	92.9%	81.0%
10-19 years	89.9%	93.4%	93.8%	89.0%	87.3%	87.7%	92.4%	87.8%
20 or more years	89.5%	90.9%	90.9%	91.9%	88.0%	89.1%	90.8%	89.2%
Unknown	89.0%	95.4%	90.2%	94.6%	90.0%	88.4%	93.3%	88.9%
Multi/single status								
2 or more locations	89.6%	92.6%	90.8%	91.7%	89.8%	89.3%	90.5%	89.5%
1 location only	87.0%	92.4%	91.2%	88.2%	83.2%	67.0%	90.6%	82.7%
Percent full-time employees								
Less than 25%	95.0%	98.3%	100.0%	94.7%	98.0%	89.2%	98.0%	93.7%
25-49 %	84.9%	95.0%	87.9%	86.0%	87.9%	82.7%	89.7%	83.9%
50-74 %	89.5%	94.2%	91.7%	85.1%	86.6%	90.9%	91.7%	88.7%
75% or more	88.6%	92.0%	91.1%	89.6%	87.0%	88.2%	90.5%	88.1%
Union presence								
No union employees	88.7%	92.9%	92.6%	89.9%	87.3%	87.1%	91.6%	87.6%
Has union employees	86.2%	88.6%	74.9%	81.9%	84.6%	87.5%	78.9%	86.9%
Unknown	92.5%	86.2%	87.3%	87.0%	89.2%	94.2%	87.9%	93.0%
Percent low wage employees **								
50% or more low wage	75.8%	69.5%	77.2%	76.7%	69.3%	86.9%	75.2%	76.0%
Less than 50% low wage	90.7%	94.2%	93.0%	90.1%	89.7%	89.8%	92.0%	90.1%
Unknown	86.5%	86.0%	78.5%	88.1%	84.7%	86.9%	83.2%	86.7%

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.

\*\* 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.B.3.b.(1)(1997) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance 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	0.51%	0.87%	1.08%	1.00%	1.32%	0.82%	0.81%	0.60%
Industry group **								
Agric., fish., forest.	8.45%	8.46%	3.03%	16.62%	13.73%	22.08%	5.96%	10.19%
Mining	1.63%	14.90%	23.57%	11.75%	25.82%	14.81%	10.30%	0.60%
Construction	1.86%	2.30%	3.60%	3.37%	6.45%	4.04%	2.44%	3.76%
Manufacturing	0.38%	1.89%	1.05%	1.45%	1.40%	0.37%	1.20%	0.35%
Transp., commu., util.	1.58%	1.15%	1.41%	1.14%	4.12%	2.34%	1.41%	1.78%
Wholesale trade	1.13%	1.23%	0.96%	1.81%	1.34%	1.90%	0.82%	1.51%
Retail Trade	1.00%	2.69%	2.63%	3.39%	3.60%	0.69%	3.04%	0.76%
Fin., ins., real est.	0.94%	1.40%	1.36%	1.18%	1.78%	1.91%	1.06%	1.12%
Services	0.92%	0.58%	0.86%	1.61%	1.38%	1.91%	1.01%	1.13%
Unknown	20.04%	20.04%	0.00%	0.00%	0.00%	0.00%	20.04%	0.00%
Ownership								
For profit, incorporated	0.54%	1.24%	0.85%	1.11%	1.83%	0.73%	0.79%	0.61%
For profit, unincorporated	1.60%	0.93%	4.41%	4.09%	1.40%	3.77%	2.09%	2.27%
Nonprofit	1.53%	2.06%	1.93%	1.27%	1.02%	3.18%	1.22%	1.70%
Unknown	1.43%	3.48%	23.31%	3.07%	1.40%	2.58%	3.20%	1.56%
Age of firm								
Less than 5 years	2.79%	2.53%	3.21%	4.05%	5.02%	8.27%	2.48%	4.49%
5-9 years	1.76%	1.27%	1.73%	1.94%	5.69%	2.13%	0.65%	3.55%
10-19 years	1.08%	0.78%	0.86%	1.98%	2.54%	2.64%	0.45%	1.84%
20 or more years	0.81%	1.83%	0.97%	1.42%	0.80%	1.35%	1.16%	0.92%
Unknown	0.62%	3.21%	3.21%	0.65%	1.52%	0.79%	1.47%	0.63%
Multi/single status								
2 or more locations	0.42%	1.95%	1.64%	2.11%	0.95%	0.64%	2.53%	0.45%
1 location only	1.01%	0.86%	1.06%	1.33%	2.10%	6.28%	0.89%	1.70%
Percent full-time employees								
Less than 25%	3.07%	2.25%	5.41%	1.42%	6.45%	2.02%	2.26%	4.06%
25-49 %	1.50%	0.86%	2.14%	2.02%	3.41%	1.77%	1.39%	1.64%
50-74 %	0.70%	0.97%	1.76%	2.02%	2.53%	0.96%	1.08%	0.74%
75% or more	0.52%	1.01%	1.23%	1.06%	1.45%	0.88%	0.98%	0.60%
Union presence								
No union employees	0.47%	0.91%	0.68%	0.97%	1.42%	0.97%	0.73%	0.56%
Has union employees	1.50%	2.67%	5.82%	4.28%	2.50%	2.05%	4.53%	1.79%
Unknown	1.60%	2.76%	2.56%	2.53%	2.74%	1.62%	1.30%	1.91%
Percent low wage employees **								
50% or more low wage	1.55%	7.20%	4.41%	4.28%	4.29%	1.77%	4.36%	2.27%
Less than 50% low wage	0.73%	0.33%	0.68%	1.08%	1.12%	1.65%	0.70%	1.01%
Unknown	0.82%	2.72%	4.78%	1.89%	3.03%	1.06%	3.55%	0.82%

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.

\*\* 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.B.3.b.(1).a(1997) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	85.9%	84.8%	82.7%	82.9%	84.5%	88.3%	83.5%	86.7%
Industry group **								
Agric., fish., forest.	87.9%	90.4%	81.0%	90.0%	88.7%	87.0%	87.4%	88.4%
Mining	98.1%	99.2%	97.2%	97.5%	99.4%	98.6%	97.5%	98.5%
Construction	82.2%	83.7%	79.9%	80.3%	83.5%	92.7%	80.9%	84.1%
Manufacturing	89.8%	89.1%	84.7%	84.5%	86.9%	93.0%	84.3%	90.6%
Transp., commu., util.	92.8%	91.1%	88.3%	86.6%	86.7%	96.1%	88.6%	93.5%
Wholesale trade	90.4%	86.2%	85.9%	85.1%	90.3%	94.5%	85.1%	92.3%
Retail Trade	75.5%	80.2%	79.8%	78.1%	79.6%	72.6%	79.9%	74.2%
Fin., ins., real est.	88.2%	86.9%	83.3%	85.0%	85.7%	90.3%	86.3%	88.7%
Services	84.4%	83.7%	82.0%	81.6%	81.9%	87.7%	83.0%	84.9%
Unknown	83.7%	83.7%	0.0%	0.0%	0.0%	0.0%	83.7%	0.0%
Ownership								
For profit, incorporated	85.8%	84.0%	82.7%	83.0%	84.6%	88.0%	83.1%	86.6%
For profit, unincorporated	84.2%	86.2%	85.5%	80.8%	82.1%	84.9%	85.8%	82.7%
Nonprofit	85.6%	85.5%	79.8%	81.6%	83.2%	89.6%	81.8%	86.5%
Unknown	90.8%	94.0%	95.8%	95.8%	89.9%	90.6%	95.3%	90.4%
Age of firm								
Less than 5 years	82.2%	83.3%	83.0%	82.8%	77.1%	84.7%	83.3%	80.2%
5-9 years	82.7%	84.7%	82.7%	77.8%	85.3%	85.8%	82.1%	83.4%
10-19 years	83.4%	85.7%	83.0%	81.9%	79.5%	88.4%	83.7%	83.1%
20 or more years	84.6%	84.4%	81.7%	84.5%	83.4%	85.8%	83.3%	84.9%
Unknown	89.7%	97.9%	88.2%	84.5%	89.1%	90.1%	89.1%	89.7%
Multi/single status								
2 or more locations	87.7%	86.1%	85.8%	85.7%	86.6%	88.2%	86.7%	87.7%
1 location only	83.0%	84.8%	82.4%	81.9%	81.3%	90.9%	83.2%	82.7%
Percent full-time employees								
Less than 25%	87.1%	97.6%	90.3%	85.4%	84.2%	87.2%	90.7%	85.6%
25-49 %	72.8%	86.0%	79.1%	75.3%	76.9%	69.0%	80.9%	70.8%
50-74 %	80.6%	83.4%	81.7%	75.7%	78.0%	82.8%	81.7%	80.3%
75% or more	87.0%	84.9%	82.9%	83.9%	85.4%	89.7%	83.7%	88.0%
Union presence								
No union employees	85.2%	84.4%	82.4%	82.5%	83.8%	88.3%	83.2%	86.0%
Has union employees	90.1%	89.3%	89.5%	87.4%	89.3%	90.6%	87.3%	90.3%
Unknown	84.1%	89.1%	79.7%	82.2%	83.5%	84.3%	84.7%	84.0%
Percent low wage employees **								
50% or more low wage	71.5%	80.3%	76.7%	71.2%	67.2%	73.3%	78.0%	69.7%
Less than 50% low wage	85.3%	85.1%	82.8%	83.6%	85.6%	87.0%	83.7%	86.0%
Unknown	89.4%	83.3%	85.2%	83.4%	87.2%	90.1%	84.1%	89.7%

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.

\*\* 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.B.3.b.(1).a(1997) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	0.30%	0.99%	0.95%	0.56%	0.91%	0.45%	0.57%	0.39%
Industry group **								
Agric., fish., forest.	2.37%	3.28%	5.68%	16.73%	11.83%	21.33%	3.11%	3.49%
Mining	1.69%	14.79%	23.34%	12.26%	25.67%	14.75%	11.12%	1.29%
Construction	1.41%	1.12%	2.47%	2.12%	4.10%	2.91%	1.06%	2.86%
Manufacturing	0.69%	2.52%	1.66%	1.09%	1.23%	1.04%	1.21%	0.80%
Transp., commu., util.	0.77%	2.02%	2.49%	2.46%	1.41%	0.56%	1.34%	0.92%
Wholesale trade	0.98%	1.67%	1.41%	1.84%	1.62%	1.65%	1.40%	1.28%
Retail Trade	0.88%	1.78%	1.61%	1.12%	1.30%	1.30%	0.75%	1.09%
Fin., ins., real est.	0.80%	1.51%	2.68%	2.56%	2.04%	0.81%	1.45%	0.91%
Services	0.32%	1.41%	1.22%	0.75%	1.80%	0.79%	0.65%	0.48%
Unknown	18.17%	18.17%	0.00%	0.00%	0.00%	0.00%	18.17%	0.00%
Ownership								
For profit, incorporated	0.41%	1.32%	0.87%	0.61%	0.82%	0.67%	0.74%	0.56%
For profit, unincorporated	1.23%	1.02%	2.84%	3.08%	3.32%	3.37%	1.15%	1.65%
Nonprofit	0.79%	1.50%	2.42%	1.13%	1.65%	1.43%	0.83%	1.05%
Unknown	1.29%	5.31%	24.24%	2.02%	1.64%	1.78%	3.18%	1.33%
Age of firm								
Less than 5 years	0.82%	1.41%	2.16%	1.24%	4.30%	4.18%	1.00%	2.82%
5-9 years	0.97%	0.87%	2.05%	1.81%	2.25%	2.30%	1.17%	1.14%
10-19 years	0.60%	1.67%	1.59%	1.07%	2.95%	2.14%	1.15%	1.04%
20 or more years	0.35%	1.64%	0.93%	0.54%	0.98%	0.64%	0.46%	0.44%
Unknown	0.83%	2.13%	2.53%	1.93%	0.76%	0.91%	1.55%	0.84%
Multi/single status								
2 or more locations	0.41%	3.09%	2.32%	0.99%	0.73%	0.53%	1.19%	0.43%
1 location only	0.65%	1.01%	0.94%	0.70%	1.67%	2.40%	0.58%	1.20%
Percent full-time employees								
Less than 25%	1.53%	2.23%	4.26%	3.18%	3.59%	4.62%	2.79%	2.59%
25-49 %	1.64%	1.72%	2.31%	1.57%	2.58%	2.09%	2.00%	1.87%
50-74 %	1.00%	2.50%	1.57%	1.65%	1.59%	2.65%	1.42%	1.59%
75% or more	0.41%	0.99%	0.98%	0.50%	0.95%	0.57%	0.55%	0.53%
Union presence								
No union employees	0.27%	1.11%	0.97%	0.54%	0.83%	0.61%	0.63%	0.40%
Has union employees	0.82%	3.42%	2.62%	3.65%	2.19%	0.88%	1.63%	0.81%
Unknown	1.15%	2.75%	3.35%	3.38%	5.73%	1.00%	2.05%	1.17%
Percent low wage employees **								
50% or more low wage	2.03%	3.74%	3.70%	3.42%	2.74%	3.15%	1.87%	2.28%
Less than 50% low wage	0.28%	1.01%	0.87%	0.48%	1.08%	0.73%	0.52%	0.48%
Unknown	0.58%	1.44%	3.76%	2.86%	1.58%	0.64%	1.98%	0.57%

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.

\*\* 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.B.3.b.(2)(1997) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance 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	76.1%	78.4%	75.4%	73.8%	73.6%	77.8%	75.6%	76.3%
Industry group **								
Agric., fish., forest.	67.8%	68.1%	71.9%	81.0%	60.4%	80.4%	70.8%	65.5%
Mining	96.1%	93.5%	97.2%	93.4%	99.4%	97.8%	93.5%	97.6%
Construction	65.6%	75.6%	63.8%	61.3%	61.9%	79.2%	67.2%	63.4%
Manufacturing	84.2%	82.0%	79.6%	78.9%	79.1%	88.6%	78.2%	85.1%
Transp., commu., util.	85.8%	87.7%	84.5%	80.1%	77.0%	89.2%	83.5%	86.1%
Wholesale trade	82.7%	81.4%	83.5%	78.4%	84.7%	83.4%	80.3%	83.5%
Retail Trade	62.2%	71.1%	69.1%	67.0%	60.6%	59.5%	68.9%	60.3%
Fin., ins., real est.	81.7%	79.9%	81.1%	82.0%	80.7%	82.4%	81.3%	81.8%
Services	73.2%	79.5%	76.4%	72.6%	71.1%	72.5%	76.7%	72.1%
Unknown	78.3%	78.3%	0.0%	0.0%	0.0%	0.0%	78.3%	0.0%
Ownership								
For profit, incorporated	76.4%	77.6%	76.3%	74.0%	72.2%	78.7%	75.4%	76.7%
For profit, unincorporated	74.2%	79.9%	71.8%	69.3%	75.9%	70.0%	76.8%	72.0%
Nonprofit	74.1%	79.1%	71.6%	72.9%	74.5%	73.9%	74.4%	74.0%
Unknown	80.5%	85.8%	93.1%	88.2%	84.3%	77.9%	88.3%	79.9%
Age of firm								
Less than 5 years	66.7%	76.9%	70.4%	62.9%	61.2%	52.2%	71.2%	59.6%
5-9 years	72.1%	78.7%	78.4%	68.4%	64.1%	75.8%	76.2%	67.6%
10-19 years	75.0%	80.0%	77.8%	72.9%	69.4%	77.6%	77.4%	72.9%
20 or more years	75.7%	76.7%	74.3%	77.6%	73.5%	76.4%	75.7%	75.7%
Unknown	79.9%	93.3%	79.6%	79.9%	80.2%	79.7%	83.1%	79.8%
Multi/single status								
2 or more locations	78.5%	79.8%	77.9%	78.6%	77.8%	78.7%	78.5%	78.5%
1 location only	72.2%	78.3%	75.1%	72.3%	67.7%	60.9%	75.3%	68.4%
Percent full-time employees								
Less than 25%	82.8%	95.9%	90.6%	80.8%	82.5%	77.8%	88.9%	80.3%
25-49 %	61.8%	81.7%	69.5%	64.8%	67.6%	57.0%	72.6%	59.4%
50-74 %	72.1%	78.6%	74.9%	64.4%	67.5%	75.2%	74.9%	71.2%
75% or more	77.1%	78.1%	75.5%	75.1%	74.3%	79.1%	75.7%	77.5%
Union presence								
No union employees	75.6%	78.4%	76.3%	74.1%	73.2%	76.9%	76.2%	75.4%
Has union employees	77.7%	79.1%	67.0%	71.6%	75.6%	79.3%	68.9%	78.5%
Unknown	77.8%	76.8%	69.6%	71.5%	74.4%	79.4%	74.5%	78.1%
Percent low wage employees **								
50% or more low wage	54.2%	55.8%	59.2%	54.6%	46.6%	63.7%	58.6%	52.9%
Less than 50% low wage	77.3%	80.2%	77.0%	75.3%	76.8%	78.1%	77.0%	77.5%
Unknown	77.4%	71.6%	66.9%	73.5%	73.9%	78.3%	70.0%	77.7%

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.

\*\* 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.B.3.b.(2)(1997) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance 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	0.49%	1.28%	1.13%	0.86%	1.32%	0.93%	0.62%	0.61%
Industry group **								
Agric., fish., forest.	7.39%	7.76%	5.35%	15.30%	13.30%	20.11%	5.21%	9.45%
Mining	2.26%	14.77%	23.34%	13.10%	25.67%	14.65%	10.69%	1.49%
Construction	1.87%	2.23%	3.16%	3.44%	6.38%	5.29%	2.25%	3.23%
Manufacturing	0.52%	3.27%	2.02%	1.62%	1.75%	1.04%	1.04%	0.63%
Transp., commu., util.	1.65%	2.35%	2.77%	2.70%	3.95%	2.39%	1.89%	1.83%
Wholesale trade	1.34%	1.84%	1.81%	2.37%	1.59%	2.30%	1.53%	1.79%
Retail Trade	1.13%	2.51%	2.95%	2.85%	3.13%	1.30%	2.53%	0.86%
Fin., ins., real est.	1.37%	1.80%	2.70%	2.85%	2.24%	2.03%	1.61%	1.63%
Services	0.80%	1.45%	1.56%	1.23%	1.82%	2.21%	0.98%	1.11%
Unknown	17.26%	17.26%	0.00%	0.00%	0.00%	0.00%	17.26%	0.00%
Ownership								
For profit, incorporated	0.62%	1.67%	1.17%	0.92%	1.61%	1.09%	0.56%	0.76%
For profit, unincorporated	1.82%	1.25%	3.81%	4.92%	3.81%	4.67%	1.69%	2.95%
Nonprofit	1.58%	1.75%	3.33%	1.31%	1.88%	3.46%	0.88%	1.82%
Unknown	2.12%	5.66%	23.79%	4.07%	1.38%	3.37%	4.60%	2.21%
Age of firm								
Less than 5 years	2.62%	2.16%	2.87%	3.27%	4.94%	7.95%	1.88%	4.09%
5-9 years	1.69%	1.54%	3.15%	2.26%	4.96%	2.76%	1.01%	3.33%
10-19 years	1.11%	1.83%	1.80%	1.41%	3.00%	3.18%	1.15%	1.94%
20 or more years	0.74%	2.23%	1.44%	1.47%	0.94%	1.41%	0.85%	0.94%
Unknown	1.03%	3.75%	3.71%	1.87%	1.47%	1.24%	2.07%	1.05%
Multi/single status								
2 or more locations	0.57%	2.92%	2.28%	2.08%	0.90%	0.81%	1.81%	0.58%
1 location only	0.98%	1.31%	1.15%	1.13%	2.29%	6.41%	0.75%	1.64%
Percent full-time employees								
Less than 25%	2.47%	2.33%	7.04%	3.52%	6.46%	3.84%	3.11%	3.60%
25-49 %	2.02%	1.50%	1.73%	2.15%	3.89%	2.38%	2.22%	2.25%
50-74 %	1.09%	2.10%	1.74%	1.93%	2.37%	2.65%	1.55%	1.49%
75% or more	0.60%	1.50%	1.29%	0.93%	1.46%	1.11%	0.80%	0.72%
Union presence								
No union employees	0.43%	1.27%	1.06%	0.77%	1.18%	1.29%	0.47%	0.63%
Has union employees	1.69%	4.44%	5.60%	3.87%	3.40%	2.22%	4.10%	2.01%
Unknown	1.95%	3.97%	4.40%	3.37%	5.56%	1.84%	2.23%	2.05%
Percent low wage employees **								
50% or more low wage	2.40%	7.10%	3.17%	4.05%	3.72%	3.47%	3.96%	2.69%
Less than 50% low wage	0.65%	0.94%	1.17%	0.88%	1.30%	1.80%	0.41%	0.98%
Unknown	0.97%	2.70%	4.60%	3.00%	3.26%	1.19%	2.83%	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.

\*\* 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.B.4(1997) Number of part-time private-sector employees 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	19,845,407	4,293,625	2,444,835	3,168,307	3,368,719	6,569,921	8,356,534	11,488,873
Industry group **								
Agric., fish., forest.	352,457	212,024	70,462	16,257	48,649*	5,067*	289,359	63,098*
Mining	19,201	13,714	322*	5,165*	0	0	18,928	273*
Construction	452,634	246,371	89,064	85,288	20,418*	11,493*	385,955	66,679
Manufacturing	737,672	108,678	92,629	151,302	142,507	242,556	281,806	455,866
Transp., commu., util.	512,749	124,496	51,617	100,078	97,843	138,714	212,898	299,851
Wholesale trade	550,496	127,021	98,346	76,589	77,982*	170,559	265,089	285,407
Retail Trade	8,095,100	1,198,818	902,466	1,300,862	1,107,913	3,585,042	2,822,631	5,272,470
Fin., ins., real est.	845,275	276,641	57,097	77,131	185,886	248,519	356,679	488,597
Services	8,234,341	1,940,381	1,082,832	1,355,636	1,687,522	2,167,971	3,677,708	4,556,633
Unknown	45,481	45,481	0	0	0	0	45,481	0
Ownership								
For profit, incorporated	12,484,401	2,054,115	1,627,126	2,191,474	1,898,819	4,712,868	4,839,835	7,644,566
For profit, unincorporated	2,775,079	1,590,147	420,832	294,343	268,265	201,491	2,208,955	566,124
Nonprofit	3,802,133	519,048	377,457	637,970	1,045,067	1,222,592	1,140,376	2,661,757
Unknown	783,794	130,316	19,420*	44,520*	156,568	432,971	167,368	616,426
Age of firm								
Less than 5 years	3,223,129	1,604,953	689,761	590,873	222,276	115,265	2,640,122	583,007
5-9 years	2,130,808	814,582	473,086	517,087	203,159	122,895	1,570,264	560,545
10-19 years	3,106,155	997,239	534,263	743,813	475,674	355,166	1,934,229	1,171,926
20 or more years	6,893,336	787,169	655,354	1,052,703	1,429,971	2,968,139	1,931,215	4,962,122
Unknown	4,491,978	89,682	92,370	263,832	1,037,639	3,008,455	280,705	4,211,273
Multi/single status								
2 or more locations	9,065,497	33,679	137,396	624,184	2,028,140	6,242,098	394,913	8,670,585
1 location only	10,779,910	4,259,946	2,307,439	2,544,123	1,340,579	327,823	7,961,621	2,818,288
Percent full-time employees								
Less than 25%	5,624,119	2,034,224	961,639	1,017,451	879,657	731,148	3,540,413	2,083,706
25-49 %	5,534,189	788,771	502,587	854,560	753,427	2,634,844	1,764,768	3,769,421
50-74 %	5,060,922	1,103,376	588,693	728,896	983,963	1,655,994	2,028,462	3,032,460
75% or more	3,626,177	367,253	391,916	567,401	751,673	1,547,935	1,022,891	2,603,286
Union presence								
No union employees	15,671,167	4,044,454	2,272,741	2,870,471	2,718,907	3,764,594	7,816,407	7,854,760
Has union employees	2,117,125	73,560	51,023*	124,802	380,633	1,487,107	181,614	1,935,511
Unknown	2,057,115	175,611	121,071	173,034	269,179	1,318,221	358,513	1,698,601
Percent low wage employees **								
50% or more low wage	5,368,710	1,451,817	830,243	1,074,721	1,080,725	931,205	2,844,254	2,524,456
Less than 50% low wage	10,606,059	2,576,754	1,464,147	1,906,657	1,876,028	2,782,474	5,003,819	5,602,240
Unknown	3,870,638	265,054	150,445	186,930	411,967	2,856,242	508,461	3,362,176

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.4(1997) Standard error for number of part-time private-sector employees 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	400,709	165,107	123,045	168,571	171,211	200,660	266,655	278,026
Industry group **								
Agric., fish., forest.	27,605	18,214	15,087	5,733	33,903*	3,044*	23,290	34,240*
Mining	8,356	8,406	322*	2,520*	0	0	8,420	273*
Construction	25,872	10,246	12,545	21,641	8,433*	9,683*	19,846	21,838
Manufacturing	45,048	9,546	12,497	25,250	27,033	47,571	14,749	41,156
Transp., commu., util.	49,179	16,908	8,032	20,969	23,851	37,632	23,361	44,383
Wholesale trade	63,392	11,365	23,688	12,240	25,828*	74,813	26,737	74,251
Retail Trade	270,381	113,909	52,924	57,121	84,435	236,547	154,416	262,876
Fin., ins., real est.	91,134	50,382	11,485	17,379	33,627	46,463	47,349	72,221
Services	294,585	88,390	89,656	107,413	81,602	199,608	129,847	256,228
Unknown	10,575	10,575	0	0	0	0	10,575	0
Ownership								
For profit, incorporated	278,220	173,229	91,287	127,137	139,788	217,121	209,905	263,976
For profit, unincorporated	92,540	43,025	36,300	48,420	31,411	42,836	78,488	66,798
Nonprofit	246,115	25,768	51,385	62,906	98,773	186,512	67,820	204,388
Unknown	110,042	16,062	4,702*	11,936*	23,222	108,187	12,501	103,154
Age of firm								
Less than 5 years	82,046	74,509	54,144	70,505	48,393	28,385	81,169	74,661
5-9 years	59,576	31,081	39,746	55,046	35,148	30,165	51,775	74,637
10-19 years	157,011	150,134	35,768	42,177	65,529	50,469	175,604	112,226
20 or more years	205,649	32,254	63,358	68,964	126,918	134,163	116,401	121,623
Unknown	166,607	12,367	11,049	31,029	101,875	133,584	29,106	157,281
Multi/single status								
2 or more locations	271,003	5,122	18,076	36,577	82,391	223,817	46,708	260,480
1 location only	377,484	165,120	131,818	164,768	141,778	70,491	269,705	189,646
Percent full-time employees								
Less than 25%	237,684	119,499	106,473	99,161	131,045	112,060	177,418	149,548
25-49 %	235,021	47,343	35,652	46,295	93,848	221,907	84,544	228,699
50-74 %	341,147	79,025	38,291	64,035	62,340	185,933	119,019	232,815
75% or more	150,172	13,813	15,294	24,255	43,577	125,993	21,865	145,082
Union presence								
No union employees	399,473	160,546	118,800	161,672	140,177	158,973	267,397	231,413
Has union employees	149,559	18,312	18,042*	22,209	46,252	151,918	33,684	142,617
Unknown	192,750	18,714	23,324	20,472	71,773	161,504	39,568	174,724
Percent low wage employees **								
50% or more low wage	253,664	136,807	65,260	120,875	109,240	51,185	182,990	147,178
Less than 50% low wage	221,074	69,084	64,715	64,049	135,281	197,933	91,388	187,550
Unknown	287,909	22,914	18,018	20,951	82,141	260,558	45,248	269,768

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.4.a(1997) Percent of number of part-time private-sector employees 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	19,845,407	21.6%	12.3%	16.0%	17.0%	33.1%	42.1%	57.9%
Industry group **								
Agric., fish., forest.	352,457	60.2%	20.0%	4.6%	13.8%*	1.4%*	82.1%	17.9%*
Mining	19,201	71.4%	1.7%*	26.9%*	0.0%	0.0%	98.6%	1.4%*
Construction	452,634	54.4%	19.7%	18.8%	4.5%*	2.5%*	85.3%	14.7%
Manufacturing	737,672	14.7%	12.6%	20.5%	19.3%	32.9%	38.2%	61.8%
Transp., commu., util.	512,749	24.3%	10.1%	19.5%	19.1%	27.1%	41.5%	58.5%
Wholesale trade	550,496	23.1%	17.9%	13.9%	14.2%*	31.0%	48.2%	51.8%
Retail Trade	8,095,100	14.8%	11.1%	16.1%	13.7%	44.3%	34.9%	65.1%
Fin., ins., real est.	845,275	32.7%	6.8%	9.1%	22.0%	29.4%	42.2%	57.8%
Services	8,234,341	23.6%	13.2%	16.5%	20.5%	26.3%	44.7%	55.3%
Unknown	45,481	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	12,484,401	16.5%	13.0%	17.6%	15.2%	37.8%	38.8%	61.2%
For profit, unincorporated	2,775,079	57.3%	15.2%	10.6%	9.7%	7.3%	79.6%	20.4%
Nonprofit	3,802,133	13.7%	9.9%	16.8%	27.5%	32.2%	30.0%	70.0%
Unknown	783,794	16.6%	2.5%*	5.7%*	20.0%	55.2%	21.4%	78.6%
Age of firm								
Less than 5 years	3,223,129	49.8%	21.4%	18.3%	6.9%	3.6%	81.9%	18.1%
5-9 years	2,130,808	38.2%	22.2%	24.3%	9.5%	5.8%	73.7%	26.3%
10-19 years	3,106,155	32.1%	17.2%	23.9%	15.3%	11.4%	62.3%	37.7%
20 or more years	6,893,336	11.4%	9.5%	15.3%	20.7%	43.1%	28.0%	72.0%
Unknown	4,491,978	2.0%	2.1%	5.9%	23.1%	67.0%	6.2%	93.8%
Multi/single status								
2 or more locations	9,065,497	0.4%	1.5%	6.9%	22.4%	68.9%	4.4%	95.6%
1 location only	10,779,910	39.5%	21.4%	23.6%	12.4%	3.0%	73.9%	26.1%
Percent full-time employees								
Less than 25%	5,624,119	36.2%	17.1%	18.1%	15.6%	13.0%	63.0%	37.0%
25-49 %	5,534,189	14.3%	9.1%	15.4%	13.6%	47.6%	31.9%	68.1%
50-74 %	5,060,922	21.8%	11.6%	14.4%	19.4%	32.7%	40.1%	59.9%
75% or more	3,626,177	10.1%	10.8%	15.6%	20.7%	42.7%	28.2%	71.8%
Union presence								
No union employees	15,671,167	25.8%	14.5%	18.3%	17.3%	24.0%	49.9%	50.1%
Has union employees	2,117,125	3.5%	2.4%*	5.9%	18.0%	70.2%	8.6%	91.4%
Unknown	2,057,115	8.5%	5.9%	8.4%	13.1%	64.1%	17.4%	82.6%
Percent low wage employees **								
50% or more low wage	5,368,710	27.0%	15.5%	20.0%	20.1%	17.3%	53.0%	47.0%
Less than 50% low wage	10,606,059	24.3%	13.8%	18.0%	17.7%	26.2%	47.2%	52.8%
Unknown	3,870,638	6.8%	3.9%	4.8%	10.6%	73.8%	13.1%	86.9%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.4.a(1997) Standard error for percent of number of part-time private-sector employees 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	400,709	0.61%	0.67%	0.51%	0.86%	0.86%	0.95%	0.95%
Industry group **								
Agric., fish., forest.	27,605	6.42%	4.33%	1.31%	6.67%*	0.66%*	6.68%	6.68%*
Mining	8,356	17.29%	10.38%*	14.33%*	0.00%	0.00%	14.70%	10.40%*
Construction	25,872	2.07%	3.25%	4.00%	1.78%*	1.84%*	4.00%	4.00%
Manufacturing	45,048	1.68%	1.28%	3.50%	3.94%	4.69%	2.69%	2.69%
Transp., commu., util.	49,179	3.34%	1.56%	3.29%	5.15%	4.23%	4.09%	4.09%
Wholesale trade	63,392	3.56%	4.57%	3.44%	4.54%*	8.15%	7.24%	7.24%
Retail Trade	270,381	1.25%	0.65%	0.51%	1.05%	1.93%	1.76%	1.76%
Fin., ins., real est.	91,134	3.95%	1.67%	1.54%	3.02%	3.33%	4.05%	4.05%
Services	294,585	1.27%	1.10%	0.79%	0.85%	1.68%	1.55%	1.55%
Unknown	10,575	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	278,220	1.24%	0.81%	0.73%	1.07%	1.47%	1.44%	1.44%
For profit, unincorporated	92,540	1.09%	1.45%	1.51%	1.15%	1.44%	2.22%	2.22%
Nonprofit	246,115	1.03%	1.14%	0.96%	2.44%	3.14%	1.52%	1.52%
Unknown	110,042	1.80%	0.89%*	2.53%*	4.00%	5.70%	2.37%	2.37%
Age of firm								
Less than 5 years	82,046	2.17%	1.91%	1.83%	1.46%	0.90%	2.15%	2.15%
5-9 years	59,576	2.17%	2.05%	2.26%	1.55%	1.27%	2.98%	2.98%
10-19 years	157,011	2.95%	1.48%	0.63%	1.94%	1.48%	3.12%	3.12%
20 or more years	205,649	0.58%	0.67%	0.58%	1.75%	2.01%	1.07%	1.07%
Unknown	166,607	0.25%	0.24%	0.66%	1.97%	1.61%	0.61%	0.61%
Multi/single status								
2 or more locations	271,003	0.06%	0.18%	0.45%	0.70%	0.79%	0.52%	0.52%
1 location only	377,484	1.27%	1.02%	0.89%	1.19%	0.60%	1.29%	1.29%
Percent full-time employees								
Less than 25%	237,684	1.28%	2.07%	1.27%	2.33%	1.75%	2.14%	2.14%
25-49 %	235,021	1.28%	0.52%	1.04%	1.64%	2.33%	1.85%	1.85%
50-74 %	341,147	0.53%	0.70%	1.03%	1.23%	1.90%	0.92%	0.92%
75% or more	150,172	0.40%	0.44%	1.12%	1.00%	1.92%	1.18%	1.18%
Union presence								
No union employees	399,473	0.58%	0.82%	0.62%	0.85%	0.82%	0.97%	0.97%
Has union employees	149,559	0.90%	0.75%*	0.87%	2.15%	3.10%	1.29%	1.29%
Unknown	192,750	1.18%	0.72%	1.22%	3.01%	3.44%	1.58%	1.58%
Percent low wage employees **								
50% or more low wage	253,664	1.41%	1.47%	1.27%	1.76%	1.00%	1.89%	1.89%
Less than 50% low wage	221,074	0.55%	0.68%	0.68%	1.01%	1.69%	0.91%	0.91%
Unknown	287,909	0.65%	0.42%	0.59%	2.12%	2.10%	1.19%	1.19%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.4.b(1997) Percent of private-sector part-time employees at establishments that offer health insurance 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	72.9%	31.4%	48.6%	73.4%	93.0%	98.5%	43.1%	94.6%
Industry group **								
Agric., fish., forest.	34.7%	11.3%	44.2%	83.0%	99.9%	100.0%	20.5%	99.7%
Mining	29.3%*	1.0%*	100.0%*	100.0%	0.0%	0.0%	28.3%*	100.0%*
Construction	42.0%	27.9%	41.2%	69.5%	68.1%	100.0%	35.4%	80.1%
Manufacturing	78.5%	38.0%	63.7%	85.3%	86.8%	93.1%	58.4%	90.9%
Transp., commu., util.	74.8%	32.3%	51.5%	90.2%	99.3%	93.3%	45.7%	95.5%
Wholesale trade	76.8%	38.2%	69.8%	82.5%	92.0%	100.0%	54.9%	97.1%
Retail Trade	74.3%	27.2%	36.4%	63.4%	88.9%	99.0%	37.0%	94.3%
Fin., ins., real est.	78.2%	42.1%	76.0%	89.9%	98.5%	100.0%	51.1%	98.0%
Services	73.9%	35.2%	54.9%	78.9%	95.3%	98.2%	48.0%	94.8%
Unknown	3.6%*	3.6%*	0.0%	0.0%	0.0%	0.0%	3.6%*	0.0%
Ownership								
For profit, incorporated	76.3%	41.0%	49.3%	70.9%	89.1%	98.3%	49.7%	93.2%
For profit, unincorporated	38.0%	18.7%	34.0%	55.6%	94.9%	98.0%	23.7%	93.8%
Nonprofit	85.4%	35.8%	64.1%	90.2%	98.9%	99.2%	56.1%	98.0%
Unknown	81.2%	18.2%	7.3%*	72.1%	97.1%	98.7%	19.9%	97.9%
Age of firm								
Less than 5 years	36.0%	21.1%	25.7%	60.4%	78.5%	98.1%	25.6%	83.2%
5-9 years	48.6%	26.2%	41.2%	63.1%	94.6%	87.9%	35.5%	85.1%
10-19 years	66.2%	43.6%	53.4%	71.7%	93.8%	99.7%	51.2%	90.8%
20 or more years	88.9%	44.5%	75.5%	85.9%	98.8%	99.9%	64.9%	98.2%
Unknown	91.0%	13.4%	39.7%	77.2%	87.3%	97.4%	43.3%	94.2%
Multi/single status								
2 or more locations	95.5%	67.4%	57.6%	85.6%	92.6%	98.4%	70.5%	96.7%
1 location only	53.9%	31.2%	48.1%	70.4%	93.5%	99.3%	41.7%	88.1%
Percent full-time employees								
Less than 25%	45.0%	16.1%	26.1%	53.8%	82.5%	93.0%	23.1%	82.2%
25-49 %	82.1%	37.1%	52.4%	74.8%	94.8%	100.0%	50.4%	97.0%
50-74 %	80.8%	46.0%	61.6%	84.4%	97.2%	99.5%	55.2%	97.9%
75% or more	91.0%	60.3%	79.8%	92.1%	97.8%	97.4%	75.5%	97.1%
Union presence								
No union employees	69.2%	31.9%	50.2%	73.9%	94.4%	99.1%	43.7%	94.7%
Has union employees	95.0%	30.6%	28.0%*	93.0%	98.3%	99.8%	49.9%	99.3%
Unknown	77.8%	20.6%	27.1%*	50.8%	70.4%	95.2%	27.1%	88.5%
Percent low wage employees **								
50% or more low wage	56.9%	19.8%	26.8%	61.1%	90.6%	97.5%	27.2%	90.3%
Less than 50% low wage	76.2%	39.4%	62.0%	81.6%	97.4%	99.9%	53.1%	96.9%
Unknown	86.0%	18.1%	39.3%	60.3%	78.8%	97.4%	33.4%	93.9%

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.

\*\* 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.B.4.b(1997) Standard error for percent of private-sector part-time employees at establishments that offer health insurance 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	0.62%	2.50%	1.79%	1.72%	1.98%	0.62%	1.72%	0.76%
Industry group **								
Agric., fish., forest.	6.81%	1.97%	7.56%	17.39%	18.24%	25.82%	4.10%	10.51%
Mining	15.80%*	1.01%*	31.62%*	23.57%	0.00%	0.00%	14.31%*	31.62%*
Construction	4.01%	4.67%	7.33%	9.79%	13.64%	25.82%	4.20%	7.13%
Manufacturing	2.82%	2.43%	5.22%	3.96%	6.76%	4.71%	3.31%	4.31%
Transp., commu., util.	2.78%	5.21%	9.03%	4.10%	1.07%	5.25%	3.17%	2.04%
Wholesale trade	5.72%	6.15%	9.33%	6.80%	6.35%	0.00%	4.98%	5.35%
Retail Trade	1.24%	4.95%	1.98%	2.94%	1.68%	0.48%	2.59%	0.76%
Fin., ins., real est.	2.74%	6.13%	9.02%	4.73%	0.91%	0.06%	5.00%	1.25%
Services	1.43%	2.67%	3.65%	1.47%	1.97%	0.60%	2.07%	1.06%
Unknown	4.72%*	4.72%*	0.00%	0.00%	0.00%	0.00%	4.72%*	0.00%
Ownership								
For profit, incorporated	0.92%	3.42%	2.86%	2.29%	2.81%	0.82%	2.06%	1.24%
For profit, unincorporated	1.67%	1.33%	4.33%	5.56%	1.83%	1.82%	1.52%	1.91%
Nonprofit	1.95%	3.41%	4.99%	2.02%	0.63%	0.82%	3.12%	0.98%
Unknown	1.38%	3.34%	4.71%*	14.61%	1.37%	1.05%	3.07%	0.71%
Age of firm								
Less than 5 years	1.95%	2.73%	2.90%	4.35%	6.62%	2.65%	1.95%	3.51%
5-9 years	2.34%	3.24%	4.88%	6.13%	8.64%	8.00%	2.53%	3.22%
10-19 years	2.34%	5.71%	2.66%	3.60%	2.43%	0.26%	3.55%	2.02%
20 or more years	0.64%	2.22%	2.06%	2.35%	0.45%	0.07%	2.25%	0.39%
Unknown	1.02%	3.75%	4.31%	5.27%	2.73%	1.22%	2.62%	1.18%
Multi/single status								
2 or more locations	0.52%	9.25%	5.12%	2.93%	1.60%	0.67%	2.29%	0.57%
1 location only	1.80%	2.55%	1.84%	2.05%	2.80%	3.47%	1.85%	2.21%
Percent full-time employees								
Less than 25%	1.96%	3.89%	3.71%	4.28%	3.68%	4.21%	2.88%	2.76%
25-49 %	0.98%	3.21%	4.60%	2.25%	1.73%	0.03%	2.46%	0.67%
50-74 %	1.10%	3.50%	2.52%	1.65%	1.55%	0.15%	2.49%	0.62%
75% or more	0.72%	1.65%	1.51%	0.84%	0.39%	1.36%	0.94%	0.79%
Union presence								
No union employees	0.76%	2.61%	1.94%	1.46%	1.01%	0.47%	1.85%	0.64%
Has union employees	1.16%	7.59%	12.20%*	7.50%	1.29%	0.14%	6.98%	0.52%
Unknown	3.34%	3.44%	8.14%*	10.98%	7.18%	2.21%	4.30%	3.66%
Percent low wage employees **								
50% or more low wage	1.41%	4.44%	2.28%	2.72%	1.78%	1.48%	2.44%	1.35%
Less than 50% low wage	0.74%	2.39%	1.95%	1.90%	0.72%	0.06%	1.94%	0.49%
Unknown	2.10%	3.02%	8.07%	8.79%	6.23%	1.51%	4.74%	2.20%

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.

\*\* 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.B.4.b.(1)(1997) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance 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	29.1%	29.7%	27.3%	21.0%	21.6%	35.9%	25.8%	30.2%
Industry group **								
Agric., fish., forest.	31.2% *	42.9%	31.1% *	40.1% *	22.6% *	35.8% *	38.0%	24.8% *
Mining	64.8%	100.0% *	100.0% *	61.6%	0.0%	0.0%	63.0%	100.0% *
Construction	37.7%	41.8%	37.8%	26.4%	14.0% *	100.0%	41.3%	28.6% *
Manufacturing	35.8%	30.7%	30.9%	31.2%	20.7% *	49.0%	30.9%	37.8%
Transp., commu., util.	43.3%	35.1%	31.9% *	33.9%	21.9%	70.8%	29.9%	47.8%
Wholesale trade	29.1%	53.5%	36.7%	18.4%	12.5% *	29.9% *	38.8%	23.9%
Retail Trade	23.9%	22.2%	21.3%	16.6%	20.4%	27.0%	19.7%	24.8%
Fin., ins., real est.	34.9%	22.0% *	29.5% *	31.1%	24.9%	50.3%	24.4%	38.9%
Services	31.7%	30.6%	28.0%	20.8%	22.5%	45.6%	26.0%	34.0%
Unknown	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	26.8%	27.7%	29.2%	18.6%	19.6%	31.5%	25.3%	27.3%
For profit, unincorporated	29.7%	39.9%	23.0%	23.1% *	22.3%	34.2%	32.3%	27.2%
Nonprofit	34.3%	22.2%	23.9%	26.3%	23.3%	51.4%	21.8%	37.4%
Unknown	36.5%	26.9% *	23.1% *	28.7% *	31.6%	39.4%	40.6%	36.2%
Age of firm								
Less than 5 years	26.2%	33.7%	26.9%	20.1%	13.6% *	41.5%	26.5%	25.8%
5-9 years	27.3%	32.0%	33.9%	19.9%	35.3%	13.9% *	29.3%	24.9%
10-19 years	22.2%	24.6%	29.7%	20.9%	13.1%	26.5%	25.6%	19.0%
20 or more years	29.2%	29.7%	23.7%	21.0%	20.0%	37.0%	23.3%	30.8%
Unknown	33.7%	56.1%	26.0%	24.8%	27.0%	36.4%	35.1%	33.7%
Multi/single status								
2 or more locations	32.8%	54.7%	30.6%	27.2%	24.1%	35.9%	30.8%	32.8%
1 location only	23.6%	29.2%	27.1%	19.1%	17.9%	36.0% *	25.4%	21.3%
Percent full-time employees								
Less than 25%	23.8%	19.1% *	21.8%	14.1% *	18.5%	40.4%	19.1%	26.1%
25-49 %	23.7%	22.5%	23.2%	13.2%	20.5%	27.3%	18.8%	24.9%
50-74 %	30.4%	33.5%	23.2%	25.3%	23.0%	37.3%	26.7%	31.8%
75% or more	39.0%	46.0%	40.1%	32.7%	24.1%	47.3%	39.9%	38.8%
Union presence								
No union employees	27.4%	28.9%	26.3%	19.8%	19.8%	36.7%	24.9%	28.5%
Has union employees	38.9%	27.8% *	62.7%	35.6%	26.4%	42.2%	34.0%	39.1%
Unknown	28.7%	57.5%	47.0%	30.4% *	37.8%	25.9%	50.2%	27.3%
Percent low wage employees **								
50% or more low wage	18.1%	19.4%	13.7%	10.0%	10.4%	32.9%	14.2%	19.4%
Less than 50% low wage	30.8%	31.6%	30.4%	24.3%	25.6%	37.7%	28.4%	32.0%
Unknown	35.1%	49.1%	31.9% *	38.8%	33.2%	35.0%	38.4%	34.9%

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.

\*\* 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.B.4.b.(1)(1997) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance 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	1.13%	2.71%	1.98%	1.33%	0.89%	2.31%	1.47%	1.44%
Industry group **								
Agric., fish., forest.	9.97%*	12.36%	13.53%*	13.98%*	13.30%*	10.88%*	8.98%	12.64%*
Mining	17.38%	31.62%*	31.62%*	17.85%	0.00%	0.00%	18.04%	31.62%*
Construction	5.81%	10.28%	8.87%	6.46%	15.81%*	25.82%	5.80%	9.97%*
Manufacturing	5.50%	5.49%	7.08%	5.71%	8.57%*	9.86%	5.51%	7.65%
Transp., commu., util.	5.38%	9.51%	10.19%*	7.74%	5.43%	8.41%	5.81%	5.38%
Wholesale trade	4.44%	5.40%	6.75%	4.27%	7.61%*	10.14%*	3.15%	6.01%
Retail Trade	1.70%	4.98%	4.09%	2.24%	2.69%	2.67%	2.27%	1.95%
Fin., ins., real est.	3.83%	8.01%*	10.12%*	2.62%	5.06%	6.53%	4.94%	4.33%
Services	1.22%	3.72%	2.63%	1.75%	1.57%	2.89%	1.96%	1.27%
Unknown	25.82%	25.82%	0.00%	0.00%	0.00%	0.00%	25.82%	0.00%
Ownership								
For profit, incorporated	1.58%	3.81%	2.34%	1.62%	1.46%	2.81%	1.64%	1.89%
For profit, unincorporated	3.27%	3.27%	3.49%	7.00%*	6.43%	8.52%	2.69%	4.96%
Nonprofit	2.18%	4.00%	2.85%	4.30%	2.18%	5.30%	2.63%	2.47%
Unknown	4.51%	11.20%*	7.31%*	13.68%*	6.69%	5.54%	10.37%	4.57%
Age of firm								
Less than 5 years	2.27%	4.20%	5.10%	3.82%	5.11%*	11.72%	3.03%	5.02%
5-9 years	1.87%	4.83%	4.50%	2.61%	9.59%	4.74%*	3.04%	2.47%
10-19 years	2.81%	6.78%	4.00%	3.53%	3.32%	3.60%	4.15%	3.10%
20 or more years	1.45%	3.20%	2.15%	1.68%	1.85%	2.24%	1.37%	1.54%
Unknown	2.41%	13.66%	6.58%	3.63%	2.42%	3.14%	5.35%	2.54%
Multi/single status								
2 or more locations	1.57%	10.37%	6.06%	3.05%	1.64%	2.29%	3.57%	1.71%
1 location only	0.96%	2.70%	2.19%	1.09%	1.73%	10.95%*	1.68%	1.43%
Percent full-time employees								
Less than 25%	2.85%	5.96%*	2.80%	4.48%*	3.75%	5.53%	2.81%	3.65%
25-49 %	2.87%	1.95%	4.89%	3.08%	3.91%	4.33%	2.05%	3.61%
50-74 %	1.32%	3.92%	2.59%	2.60%	2.39%	3.47%	2.00%	1.93%
75% or more	1.47%	3.10%	3.25%	2.53%	2.84%	3.86%	1.93%	2.13%
Union presence								
No union employees	0.62%	2.84%	1.72%	1.26%	1.22%	2.27%	1.46%	1.16%
Has union employees	3.27%	10.38%*	11.97%	6.81%	5.48%	3.75%	9.22%	3.47%
Unknown	4.77%	8.26%	12.78%	9.28%*	7.59%	5.30%	7.90%	5.15%
Percent low wage employees **								
50% or more low wage	1.41%	4.81%	2.90%	1.85%	2.18%	4.25%	1.62%	1.55%
Less than 50% low wage	1.27%	2.72%	1.65%	2.04%	0.98%	3.23%	1.25%	1.90%
Unknown	2.87%	5.78%	11.95%*	8.49%	6.51%	2.69%	7.19%	2.96%

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.

\*\* 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.B.4.b.(1).(a)(1997) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	56.8%	53.5%	42.9%	47.5%	52.2%	62.7%	46.9%	59.7%
Industry group **								
Agric., fish., forest.	64.0%	84.8%	8.7% *	80.3%	94.8%	6.3% *	53.1%	79.8%
Mining	16.1% *	0.0%	0.0%	18.4% *	0.0%	0.0%	17.4% *	0.0%
Construction	50.2%	60.2%	45.5%	16.3% *	65.1%	74.8%	44.2%	72.5%
Manufacturing	71.9%	66.0%	60.8%	74.4%	72.5%	73.4%	64.8%	74.2%
Transp., commu., util.	61.5%	53.0%	46.5%	62.4%	39.3% *	69.1%	52.6%	63.4%
Wholesale trade	68.5%	55.1%	62.6%	70.4%	70.7%	77.5%	59.6%	76.1%
Retail Trade	53.1%	40.0%	35.9%	30.2%	58.4%	57.5%	36.0%	56.0%
Fin., ins., real est.	62.3%	58.1%	75.8%	67.9%	52.4%	64.3%	64.7%	61.7%
Services	56.4%	54.2%	40.0%	50.0%	46.2%	64.9%	46.3%	59.5%
Unknown	48.9% *	48.9% *	0.0%	0.0%	0.0%	0.0%	48.9% *	0.0%
Ownership								
For profit, incorporated	55.2%	51.2%	42.5%	45.4%	50.6%	60.9%	45.6%	58.2%
For profit, unincorporated	55.2%	59.6%	47.2%	30.4%	51.8%	67.9%	54.6%	55.9%
Nonprofit	58.9%	51.2%	41.7%	56.1%	50.5%	65.0%	42.7%	61.3%
Unknown	66.7%	35.0% *	100.0% *	45.2% *	72.0%	67.4%	49.3%	67.7%
Age of firm								
Less than 5 years	47.0%	52.1%	38.9%	41.9%	29.1% *	59.7%	46.6%	47.6%
5-9 years	47.6%	52.1%	39.6%	51.0%	46.4%	53.5%	47.7%	47.6%
10-19 years	47.8%	52.7%	42.3%	49.6%	40.3%	49.6%	45.3%	50.9%
20 or more years	56.6%	55.7%	48.2%	48.2%	48.1%	61.2%	48.9%	58.1%
Unknown	64.2%	68.6%	26.0% *	43.9%	63.5%	65.6%	40.2%	65.0%
Multi/single status								
2 or more locations	60.7%	51.3%	46.2%	55.9%	56.1%	62.2%	46.4%	61.1%
1 location only	48.8%	53.5%	42.6%	44.0%	44.2%	72.3%	46.9%	51.9%
Percent full-time employees								
Less than 25%	54.6%	84.5%	48.5%	44.3%	49.4%	54.4%	60.5%	52.5%
25-49 %	58.5%	45.5%	31.2%	40.0%	59.9%	63.9%	36.0%	62.6%
50-74 %	55.6%	47.6%	42.7%	48.4%	47.8%	64.1%	45.1%	58.9%
75% or more	57.7%	49.2%	46.2%	51.8%	53.3%	63.4%	47.5%	60.9%
Union presence								
No union employees	52.0%	52.3%	42.5%	44.1%	48.5%	57.7%	45.8%	54.5%
Has union employees	69.3%	44.0% *	50.7%	77.1%	62.5%	70.3%	55.2%	69.8%
Unknown	66.7%	76.5%	46.3%	55.1%	64.0%	68.6%	60.4%	67.5%
Percent low wage employees **								
50% or more low wage	39.6%	44.7%	21.4% *	18.4%	47.7%	42.3%	33.2%	41.1%
Less than 50% low wage	57.4%	53.1%	45.0%	53.1%	49.5%	67.0%	48.3%	61.3%
Unknown	63.8%	78.2%	46.9%	43.1%	67.8%	64.3%	53.1%	64.4%

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.

\*\* 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.B.4.b.(1).(a)(1997) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance 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	1.59%	1.73%	2.08%	2.74%	2.41%	2.09%	1.73%	1.74%
Industry group **								
Agric., fish., forest.	8.24%	10.91%	13.84% *	22.82%	28.29%	1.99% *	11.62%	20.93%
Mining	8.48% *	0.00%	0.00%	10.39% *	0.00%	0.00%	8.63% *	0.00%
Construction	7.54%	7.78%	11.12%	14.01% *	14.38%	21.91%	7.42%	10.91%
Manufacturing	4.67%	10.91%	8.39%	10.02%	7.67%	6.43%	6.65%	4.99%
Transp., commu., util.	6.73%	13.94%	12.17%	11.42%	15.05% *	7.66%	9.81%	7.31%
Wholesale trade	3.92%	7.54%	11.96%	13.91%	15.76%	14.38%	6.54%	7.39%
Retail Trade	3.67%	6.16%	3.83%	6.61%	5.47%	3.81%	2.65%	3.88%
Fin., ins., real est.	3.79%	8.73%	9.61%	10.39%	6.00%	5.49%	5.02%	4.53%
Services	1.88%	2.15%	3.83%	3.17%	3.73%	2.76%	2.30%	2.14%
Unknown	16.46% *	16.46% *	0.00%	0.00%	0.00%	0.00%	16.46% *	0.00%
Ownership								
For profit, incorporated	1.90%	2.12%	2.92%	4.06%	3.23%	3.17%	2.01%	2.30%
For profit, unincorporated	4.05%	3.46%	7.87%	6.68%	7.71%	11.63%	3.51%	6.36%
Nonprofit	1.94%	8.01%	5.47%	4.18%	5.79%	3.86%	4.23%	2.26%
Unknown	7.91%	15.39% *	31.62% *	14.67% *	13.45%	9.34%	14.47%	8.29%
Age of firm								
Less than 5 years	2.88%	4.38%	8.18%	6.88%	11.86% *	12.04%	2.94%	6.49%
5-9 years	4.23%	4.26%	7.30%	6.79%	8.00%	13.66%	3.72%	5.51%
10-19 years	2.77%	3.47%	6.00%	6.67%	8.79%	6.39%	3.58%	3.99%
20 or more years	1.16%	3.90%	2.82%	2.74%	4.59%	1.81%	2.23%	1.50%
Unknown	3.23%	15.96%	10.53% *	10.15%	6.57%	3.39%	10.11%	3.10%
Multi/single status								
2 or more locations	2.27%	10.84%	9.41%	5.11%	3.65%	2.38%	6.83%	2.23%
1 location only	1.92%	1.70%	1.85%	4.07%	5.14%	8.38%	1.78%	4.45%
Percent full-time employees								
Less than 25%	5.26%	2.56%	12.26%	10.43%	10.06%	6.55%	5.32%	5.67%
25-49 %	4.17%	5.35%	5.91%	8.11%	5.37%	4.93%	2.94%	4.63%
50-74 %	1.97%	3.01%	4.36%	4.93%	6.17%	3.32%	2.97%	3.33%
75% or more	1.53%	1.53%	1.54%	2.07%	3.37%	2.61%	1.14%	1.79%
Union presence								
No union employees	1.84%	2.14%	2.23%	3.06%	3.05%	3.30%	1.90%	2.31%
Has union employees	2.96%	14.91% *	12.91%	6.37%	8.47%	3.13%	6.24%	3.13%
Unknown	5.00%	10.35%	13.50%	11.99%	11.39%	5.56%	8.92%	5.32%
Percent low wage employees **								
50% or more low wage	2.97%	7.42%	6.46% *	4.95%	6.44%	3.85%	5.82%	3.40%
Less than 50% low wage	1.37%	2.32%	2.24%	3.32%	2.25%	1.93%	2.23%	1.40%
Unknown	3.65%	6.79%	13.28%	8.72%	8.53%	3.09%	8.68%	3.41%

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.

\*\* 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.B.4.b.(2)(1997) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance 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%	15.9%	11.7%	10.0%	11.3%	22.5%	12.1%	18.0%
Industry group **								
Agric., fish., forest.	20.0%*	36.4%*	2.7%*	32.2%*	21.4%*	2.3%*	20.2%*	19.8%*
Mining	10.4%*	0.0%	0.0%	11.4%*	0.0%	0.0%	11.0%*	0.0%
Construction	19.0%	25.2%	17.2%*	4.3%*	9.1%*	74.8%	18.3%	28.1%*
Manufacturing	25.8%	20.3%	18.8%	23.2%	15.0%*	36.0%	20.0%	20.7%*
Transp., commu., util.	26.6%	18.6%*	14.8%*	21.1%	8.6%*	48.9%	15.8%*	30.3%
Wholesale trade	19.9%	29.5%	23.0%	13.0%	8.8%*	23.2%*	23.1%	18.2%
Retail Trade	12.7%	8.9%	7.6%	5.0%	11.9%	15.5%	7.1%	13.9%
Fin., ins., real est.	21.7%	12.8%*	22.4%*	21.1%	13.1%	32.4%	15.8%	24.0%
Services	17.9%	16.6%	11.2%	10.4%	10.4%	29.6%	12.1%	20.3%
Unknown	48.9%*	48.9%*	0.0%	0.0%	0.0%	0.0%	48.9%*	0.0%
Ownership								
For profit, incorporated	14.8%	14.2%	12.4%	8.5%	9.9%	19.2%	11.6%	15.9%
For profit, unincorporated	16.4%	23.8%	10.9%	7.0%	11.6%	23.2%	17.6%	15.2%
Nonprofit	20.2%	11.4%	10.0%	14.7%	11.8%	33.4%	9.3%	22.9%
Unknown	24.3%	9.4%*	23.1%*	13.0%*	22.8%	26.5%	20.1%*	24.5%
Age of firm								
Less than 5 years	12.3%	17.5%	10.4%	8.4%	4.0%*	24.8%*	12.3%	12.3%
5-9 years	13.0%	16.7%	13.4%	10.1%	16.4%	7.5%*	14.0%	11.8%
10-19 years	10.6%	13.0%	12.6%	10.4%*	5.3%*	13.2%	11.6%	9.6%
20 or more years	16.5%	16.5%	11.4%	10.1%	9.6%	22.6%	11.4%	17.9%
Unknown	21.6%	38.5%*	6.8%*	10.9%	17.2%	23.9%	14.1%*	21.9%
Multi/single status								
2 or more locations	19.9%	28.1%*	14.1%*	15.2%	13.5%	22.3%	14.3%	20.1%
1 location only	11.5%	15.6%	11.6%	8.4%	7.9%	26.0%*	11.9%	11.0%
Percent full-time employees								
Less than 25%	13.0%	16.2%*	10.6%	6.2%*	9.2%	22.0%	11.6%	13.7%
25-49 %	13.9%	10.2%	7.2%*	5.3%*	12.3%	17.4%	6.8%	15.6%
50-74 %	16.9%	15.9%	9.9%	12.3%	11.0%	23.9%	12.1%	18.7%
75% or more	22.5%	22.7%	18.5%	17.0%	12.8%	30.0%	18.9%	23.6%
Union presence								
No union employees	14.2%	15.1%	11.2%	8.7%	9.6%	21.2%	11.4%	15.5%
Has union employees	26.9%	12.2%*	31.8%	27.4%	16.5%	29.7%	18.8%*	27.3%
Unknown	19.2%	43.9%	21.8%*	16.8%*	24.2%*	17.8%	30.3%	18.4%
Percent low wage employees **								
50% or more low wage	7.2%	8.7%*	2.9%	1.8%	5.0%	13.9%	4.7%	8.0%
Less than 50% low wage	17.7%	16.8%	13.7%	12.9%	12.7%	25.3%	13.7%	19.6%
Unknown	22.4%	38.4%	15.0%*	16.7%	22.5%	22.5%	20.4%	22.5%

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.

\*\* 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.B.4.b.(2)(1997) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance 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	1.02%	1.81%	0.87%	1.01%	0.79%	2.00%	0.78%	1.30%
Industry group **								
Agric., fish., forest.	10.26%*	11.33%*	14.53%*	11.14%*	10.63%*	0.74%*	11.71%*	9.84%*
Mining	8.08%*	0.00%	0.00%	10.01%*	0.00%	0.00%	8.10%*	0.00%
Construction	4.99%	5.77%	7.44%*	3.26%*	14.31%*	21.91%	4.30%	7.85%*
Manufacturing	4.95%	4.06%	5.20%	5.69%	7.33%*	7.74%	4.71%	6.77%
Transp., commu., util.	5.16%	6.98%*	8.16%*	6.19%	4.81%*	8.09%	5.35%*	5.54%
Wholesale trade	3.41%	6.17%	6.06%	3.49%	7.31%*	9.71%*	3.35%	4.84%
Retail Trade	1.56%	2.46%	1.54%	1.24%	2.23%	2.20%	0.84%	1.76%
Fin., ins., real est.	1.96%	4.77%*	7.89%*	3.50%	2.89%	4.58%	3.02%	2.68%
Services	1.01%	2.49%	1.42%	1.42%	1.23%	2.85%	1.00%	1.30%
Unknown	16.46%*	16.46%*	0.00%	0.00%	0.00%	0.00%	16.46%*	0.00%
Ownership								
For profit, incorporated	1.18%	2.10%	1.27%	1.31%	1.13%	2.20%	0.80%	1.48%
For profit, unincorporated	1.72%	2.66%	2.90%	1.30%	3.12%	6.32%	1.80%	2.86%
Nonprofit	1.58%	2.98%	0.94%	3.26%	1.22%	4.61%	1.16%	1.76%
Unknown	5.00%	6.50%*	7.31%*	10.72%*	6.40%	5.99%	6.84%*	4.90%
Age of firm								
Less than 5 years	1.47%	2.73%	1.99%	2.34%	5.22%*	7.58%*	1.70%	3.09%
5-9 years	1.11%	2.80%	2.15%	1.84%	3.86%	3.62%*	1.17%	1.99%
10-19 years	1.52%	3.86%	1.34%	3.27%*	2.48%*	3.08%	1.69%	1.85%
20 or more years	1.10%	2.13%	1.36%	1.25%	1.30%	1.77%	0.72%	1.24%
Unknown	2.17%	12.28%*	3.69%*	2.41%	2.72%	2.72%	4.87%*	2.18%
Multi/single status								
2 or more locations	1.52%	9.10%*	4.58%*	2.40%	1.13%	2.03%	1.86%	1.57%
1 location only	0.65%	1.80%	0.88%	0.85%	1.09%	10.17%*	0.87%	1.21%
Percent full-time employees								
Less than 25%	2.14%	5.25%*	1.62%	2.63%*	2.43%	3.96%	1.94%	3.02%
25-49 %	2.40%	1.76%	2.42%*	2.64%*	2.47%	3.91%	0.93%	3.02%
50-74 %	0.87%	2.67%	1.54%	1.91%	1.60%	2.74%	1.40%	1.63%
75% or more	1.21%	1.69%	1.73%	1.59%	1.74%	2.59%	1.12%	1.66%
Union presence								
No union employees	0.66%	1.94%	0.89%	0.78%	0.58%	1.80%	0.85%	1.02%
Has union employees	2.61%	12.43%*	8.92%	6.35%	4.57%	2.74%	6.14%*	2.71%
Unknown	4.48%	8.81%	8.94%*	5.04%*	8.14%*	4.52%	4.91%	4.71%
Percent low wage employees **								
50% or more low wage	0.75%	4.22%*	0.75%	0.51%	1.03%	2.20%	0.91%	0.78%
Less than 50% low wage	1.08%	1.94%	0.96%	1.33%	0.80%	2.43%	1.03%	1.41%
Unknown	2.73%	6.05%	7.00%*	4.89%	6.00%	2.23%	5.01%	2.75%

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.

\*\* 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.C.1(1997) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	2,051	2,209	2,072	1,982	2,009	2,056	2,108	2,030
Industry group **								
Agric., fish., forest.	1,856	--	--	--	--	--	1,803	1,894
Mining	2,517	1,880	2,156	2,758	996	2,669	2,533	2,506
Construction	1,931	2,036	1,859	1,862	1,908	2,262	1,909	1,963
Manufacturing	1,919	1,908	1,867	1,837	1,840	2,001	1,918	1,919
Transp., commu., util.	2,199	2,134	2,135	1,937	1,798	2,379	2,060	2,230
Wholesale trade	2,088	2,253	2,041	1,896	2,159	2,120	2,085	2,089
Retail Trade	1,944	2,183	2,136	1,814	1,861	1,932	2,061	1,902
Fin., ins., real est.	2,122	2,267	2,397	2,187	2,151	2,036	2,279	2,075
Services	2,134	2,317	2,124	2,170	2,144	2,052	2,212	2,100
Unknown	2,004*	2,004*	0	0	0	0	2,004*	0
Ownership								
For profit, incorporated	2,013	2,177	2,004	1,920	1,970	2,037	2,051	1,999
For profit, unincorporated	2,019	2,105	2,228	1,889	1,902	1,950	2,123	1,911
Nonprofit	2,224	2,553	2,362	2,318	2,234	2,118	2,381	2,189
Unknown	2,134	3,401	2,503	2,326	1,816	2,182	3,002	2,063
Age of firm								
Less than 5 years	2,091	2,132	2,052	1,942	2,103	2,350	2,060	2,151
5-9 years	1,941	2,099	1,854	1,873	1,803	2,262	1,940	1,942
10-19 years	2,015	2,298	2,002	1,940	1,850	2,005	2,142	1,882
20 or more years	2,085	2,308	2,206	2,029	2,083	2,047	2,182	2,056
Unknown	2,042	1,744	2,348	2,067	1,998	2,051	2,157	2,038
Multi/single status								
2 or more locations	2,036	2,164	2,280	2,019	1,985	2,049	2,192	2,029
1 location only	2,071	2,211	2,052	1,970	2,042	2,201	2,099	2,032
Percent full-time employees								
Less than 25%	1,932	2,441	2,202	2,050	1,874	1,584	2,238	1,779
25-49 %	2,039	2,040	2,027	2,077	2,125	2,004	2,061	2,032
50-74 %	2,060	2,198	2,169	2,087	2,033	1,984	2,156	2,017
75% or more	2,052	2,213	2,060	1,964	2,004	2,073	2,100	2,035
Union presence								
No union employees	2,023	2,171	2,055	1,977	1,964	2,025	2,088	1,993
Has union employees	2,172	2,494	2,411	2,127	2,288	2,131	2,344	2,158
Unknown	2,124	2,863	2,135	1,827	2,163	2,083	2,331	2,088
Percent low wage employees **								
50% or more low wage	1,878	2,281	1,870	1,917	1,916	1,662	2,062	1,818
Less than 50% low wage	2,060	2,197	2,073	2,000	2,008	2,082	2,109	2,032
Unknown	2,060	2,385	2,170	1,762	2,065	2,060	2,116	2,056

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.C.1(1997) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	20.13	41.47	22.77	27.30	36.66	32.49	20.07	25.12
Industry group **								
Agric., fish., forest.	99.54	--	--	--	--	--	100.06	158.70
Mining	195.12	491.71	558.31	483.89	269.73	502.23	439.48	360.40
Construction	44.57	127.98	84.60	89.57	204.60	387.86	58.94	103.56
Manufacturing	27.96	94.84	68.32	34.65	45.08	53.08	52.23	37.33
Transp., commu., util.	105.94	126.86	155.35	131.65	98.95	160.94	75.86	133.57
Wholesale trade	49.48	112.27	29.50	49.11	110.48	89.08	45.33	71.69
Retail Trade	28.53	67.67	101.37	48.06	39.92	33.47	59.41	22.42
Fin., ins., real est.	24.87	70.09	81.41	167.87	72.99	37.54	44.34	24.94
Services	31.71	52.23	46.12	33.77	70.53	44.06	27.58	44.03
Unknown	695.20*	695.20*	0.00	0.00	0.00	0.00	695.20*	0.00
Ownership								
For profit, incorporated	21.98	30.82	18.00	37.20	32.82	43.48	18.93	29.48
For profit, unincorporated	63.70	76.68	118.15	60.51	101.88	88.67	71.27	78.02
Nonprofit	40.35	91.82	53.47	64.20	88.08	66.90	55.61	54.73
Unknown	92.23	568.39	597.62	305.67	119.13	76.51	308.22	72.45
Age of firm								
Less than 5 years	61.86	94.31	116.27	102.95	174.27	129.18	81.54	88.90
5-9 years	24.78	39.49	52.61	49.42	89.72	102.60	30.35	46.42
10-19 years	29.75	39.40	33.66	79.63	59.48	32.58	31.04	33.51
20 or more years	16.09	58.25	38.62	30.49	38.88	30.04	29.56	17.98
Unknown	49.28	96.67	137.60	69.21	73.08	49.24	74.96	48.96
Multi/single status								
2 or more locations	28.60	92.47	87.17	44.71	30.67	35.44	50.22	28.33
1 location only	19.63	43.06	27.97	28.34	70.16	131.15	22.64	35.44
Percent full-time employees								
Less than 25%	62.85	153.82	111.28	80.64	141.27	96.95	91.14	78.12
25-49 %	39.55	126.81	91.28	80.13	95.46	51.63	50.76	44.22
50-74 %	25.85	85.43	100.42	73.96	42.62	58.34	56.97	42.83
75% or more	21.68	49.28	26.54	31.15	41.03	35.18	22.84	25.93
Union presence								
No union employees	23.98	27.12	22.52	31.08	37.05	46.31	18.02	32.78
Has union employees	22.03	207.90	252.18	95.46	109.24	28.99	97.39	19.13
Unknown	38.58	296.55	237.77	112.13	107.77	42.71	145.53	50.57
Percent low wage employees **								
50% or more low wage	66.15	110.47	80.40	80.11	131.64	56.75	48.50	90.78
Less than 50% low wage	14.57	44.38	23.74	29.34	39.42	30.24	22.23	14.86
Unknown	42.33	136.43	150.59	56.03	35.92	48.81	72.70	45.08

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.C.1.a(1997) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	1,916	2,012	1,923	1,837	1,896	1,933	1,953	1,904
Industry group **								
Agric., fish., forest.	1,974	--	--	--	--	--	1,986	1,961
Mining	2,552	1,560 *	0	2,265	0	2,824 *	2,295 *	2,653
Construction	1,760	2,012	1,579	1,661	1,858	1,627	1,771	1,737
Manufacturing	1,826	1,715	1,971	1,801	1,645	1,895	1,966	1,797
Transp., commu., util.	2,158	2,221	1,709	1,761	1,928	2,279	1,961	2,199
Wholesale trade	1,905	1,950	1,750	1,865	2,107	1,871	1,885	1,914
Retail Trade	1,825	1,897	2,329	1,692	1,657	1,835	2,020	1,761
Fin., ins., real est.	1,928	2,080	1,973	1,900	1,963	1,901	2,015	1,913
Services	1,977	2,076	1,867	1,967	2,039	1,936	1,967	1,980
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,885	2,007	1,807	1,766	1,858	1,931	1,896	1,882
For profit, unincorporated	1,890	1,945	2,595	1,882	1,788	1,501	2,128	1,684
Nonprofit	2,049	2,224	1,983	2,092	2,096	2,000	2,025	2,053
Unknown	1,993	2,400	2,508 *	2,813	1,550	2,025	2,800	1,922
Age of firm								
Less than 5 years	2,054	1,848	2,323	1,962	2,283	2,006	1,963	2,225
5-9 years	1,808	1,951	1,654	1,783	1,588	2,318	1,789	1,828
10-19 years	1,824	2,161	1,822	1,734	1,743	1,761	1,981	1,683
20 or more years	1,964	2,114	1,952	1,836	1,962	1,990	1,977	1,961
Unknown	1,890	2,186	2,077	2,032	1,882	1,879	2,299	1,877
Multi/single status								
2 or more locations	1,916	2,074	1,934	1,871	1,838	1,937	2,069	1,911
1 location only	1,917	2,010	1,922	1,826	1,957	1,810	1,944	1,883
Percent full-time employees								
Less than 25%	1,904	1,954	2,010	1,856	2,032	1,744	1,890	1,915
25-49 %	1,951	1,905	1,804	1,773	2,083	1,999	1,829	1,987
50-74 %	1,895	2,109	1,916	2,049	1,850	1,782	2,041	1,842
75% or more	1,918	1,992	1,927	1,810	1,894	1,949	1,947	1,908
Union presence								
No union employees	1,893	2,011	1,921	1,825	1,870	1,899	1,953	1,868
Has union employees	1,971	1,898	1,979 *	2,113	2,016	1,954	2,000	1,968
Unknown	2,039	2,135	1,904	1,803	2,121	2,052	1,918	2,054
Percent low wage employees **								
50% or more low wage	1,936	2,160	1,920	1,728	2,144	1,669	1,990	1,919
Less than 50% low wage	1,917	1,989	1,908	1,855	1,886	1,956	1,946	1,902
Unknown	1,913	2,303	2,098	1,711	1,744	1,924	2,031	1,906

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.C.1.a(1997) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	20.46	47.31	65.23	39.74	29.27	33.69	37.26	24.30
Industry group **								
Agric., fish., forest.	216.65	--	--	--	--	--	223.90	423.85
Mining	681.21	493.32 *	0.00	678.14	0.00	867.04 *	689.11 *	790.50
Construction	113.42	158.84	145.91	223.01	316.07	355.03	101.03	273.87
Manufacturing	46.53	107.77	149.20	87.39	52.03	59.80	140.61	51.06
Transp., commu., util.	72.22	282.15	212.97	285.72	183.55	83.96	111.48	80.85
Wholesale trade	72.33	227.47	124.95	230.86	213.42	155.15	117.05	105.90
Retail Trade	44.12	42.50	215.21	39.47	73.43	39.51	125.02	42.73
Fin., ins., real est.	32.99	145.24	304.63	121.74	193.32	39.06	87.53	43.72
Services	38.67	71.21	59.54	58.04	71.07	56.79	26.02	48.76
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	23.04	51.50	36.98	47.18	54.13	33.13	31.43	27.84
For profit, unincorporated	93.89	91.63	295.17	112.74	129.13	140.26	127.11	130.16
Nonprofit	58.93	323.28	50.52	89.51	131.31	121.41	102.86	73.41
Unknown	120.94	597.59	793.10 *	712.86	107.07	103.95	538.41	91.19
Age of firm								
Less than 5 years	91.60	88.05	245.27	113.78	338.60	202.78	83.44	202.74
5-9 years	55.63	67.92	172.30	49.93	76.17	307.54	88.91	85.18
10-19 years	46.23	66.84	72.86	137.50	95.99	53.96	59.32	46.53
20 or more years	21.61	77.23	46.66	53.70	63.84	34.01	39.53	26.06
Unknown	49.98	250.74	326.56	159.60	107.51	57.55	168.28	49.61
Multi/single status								
2 or more locations	27.51	116.53	109.11	85.55	32.61	35.88	82.92	26.49
1 location only	31.76	48.23	66.82	42.36	80.92	276.52	37.38	40.32
Percent full-time employees								
Less than 25%	55.99	150.16	257.69	99.43	146.71	89.81	92.53	79.30
25-49 %	47.40	167.87	49.01	67.63	157.24	79.08	36.68	63.21
50-74 %	27.77	91.13	101.99	129.72	47.72	59.71	59.77	39.11
75% or more	22.12	62.36	78.36	46.26	39.43	34.53	44.22	23.60
Union presence								
No union employees	23.77	41.25	65.65	41.15	34.45	46.33	38.45	28.96
Has union employees	50.92	528.30	1,002.16 *	174.49	141.11	68.34	318.60	58.06
Unknown	36.76	231.51	168.37	213.31	149.55	32.37	92.99	28.69
Percent low wage employees **								
50% or more low wage	126.82	183.87	107.96	91.81	245.93	47.30	102.78	147.72
Less than 50% low wage	24.88	49.08	73.11	45.21	47.50	32.23	38.10	26.47
Unknown	48.71	140.83	228.53	89.50	131.92	56.66	99.79	53.50

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.C.1.b(1997) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	2,091	2,182	2,084	2,017	2,057	2,122	2,101	2,088
Industry group **								
Agric., fish., forest.	1,654	--	--	--	--	--	1,703	1,613
Mining	2,620	2,102	2,156	2,973	996	2,845	2,605	2,630
Construction	1,968	1,979	1,903	1,972	1,891	2,599	1,920	2,028
Manufacturing	1,940	1,864	1,798	1,861	1,908	2,023	1,867	1,954
Transp., commu., util.	2,215	2,039	2,210	1,896	1,684	2,492	2,004	2,263
Wholesale trade	2,152	2,412	2,161	1,925	2,220	2,170	2,167	2,145
Retail Trade	1,996	2,258	1,954	1,892	2,016	1,990	2,012	1,991
Fin., ins., real est.	2,180	2,227	2,486	2,160	2,223	2,113	2,256	2,155
Services	2,181	2,261	2,181	2,201	2,202	2,131	2,218	2,165
Unknown	3,061*	3,061*	0	0	0	0	3,061*	0
Ownership								
For profit, incorporated	2,054	2,159	2,030	1,984	2,021	2,085	2,061	2,052
For profit, unincorporated	2,038	2,101	2,072	1,904	1,933	2,167	2,071	2,004
Nonprofit	2,292	2,641	2,406	2,280	2,309	2,212	2,436	2,259
Unknown	2,136	2,176	2,462	2,304	1,825	2,305	2,357	2,127
Age of firm								
Less than 5 years	2,038	2,140	1,916	1,924	1,960	2,361	2,002	2,112
5-9 years	1,988	2,123	1,936	1,869	1,953	2,270	1,976	2,008
10-19 years	2,073	2,258	2,023	2,020	1,932	2,156	2,139	2,009
20 or more years	2,122	2,254	2,232	2,067	2,127	2,094	2,190	2,101
Unknown	2,099	1,664	2,419	2,092	2,029	2,123	2,088	2,099
Multi/single status								
2 or more locations	2,089	1,949	2,357	2,062	2,023	2,111	2,174	2,085
1 location only	2,095	2,188	2,056	2,002	2,110	2,373	2,093	2,097
Percent full-time employees								
Less than 25%	1,883	2,715	2,348	2,000	1,811	1,619	2,470	1,722
25-49 %	2,066	1,880	2,076	2,157	2,157	2,035	2,049	2,070
50-74 %	2,129	2,207	2,063	2,108	2,121	2,132	2,122	2,132
75% or more	2,091	2,180	2,084	2,004	2,051	2,134	2,096	2,090
Union presence								
No union employees	2,056	2,151	2,066	2,009	1,999	2,090	2,080	2,045
Has union employees	2,280	3,062	2,378	2,205	2,408	2,230	2,571	2,260
Unknown	2,115	2,431	2,230	1,822	2,206	2,084	2,212	2,099
Percent low wage employees **								
50% or more low wage	1,811	2,314	1,787	2,064	1,760	1,655	2,063	1,753
Less than 50% low wage	2,097	2,172	2,081	2,025	2,059	2,170	2,100	2,096
Unknown	2,129	2,343	2,241	1,804	2,193	2,121	2,147	2,128

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.C.1.b(1997) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	28.84	44.23	30.11	44.04	50.11	53.41	25.47	36.83
Industry group **								
Agric., fish., forest.	94.08	--	--	--	--	--	190.61	148.94
Mining	312.32	599.17	558.31	752.21	269.73	726.25	592.69	495.72
Construction	64.94	127.59	93.16	116.09	232.47	399.41	40.26	137.83
Manufacturing	33.98	123.12	102.81	31.39	72.69	57.36	37.03	42.78
Transp., commu., util.	179.99	247.77	376.76	146.29	117.24	377.69	114.80	254.15
Wholesale trade	67.96	177.11	59.63	55.01	125.03	115.66	59.14	83.42
Retail Trade	27.36	165.02	57.37	82.50	62.23	52.09	37.60	39.99
Fin., ins., real est.	48.19	143.72	130.32	117.15	70.64	69.69	49.79	52.11
Services	50.65	47.49	56.27	64.78	96.26	70.36	35.90	68.16
Unknown	986.32*	986.32*	0.00	0.00	0.00	0.00	986.32*	0.00
Ownership								
For profit, incorporated	33.28	39.73	33.18	47.78	35.96	75.61	28.54	42.34
For profit, unincorporated	58.17	102.49	95.92	63.94	120.94	123.99	44.88	102.25
Nonprofit	63.96	173.32	90.17	56.01	90.46	98.60	59.01	75.41
Unknown	78.14	375.53	691.44	276.99	132.32	76.41	281.64	77.23
Age of firm								
Less than 5 years	45.36	81.41	71.72	107.36	110.84	255.21	52.44	93.27
5-9 years	21.95	55.96	52.69	75.19	203.40	121.12	49.72	110.47
10-19 years	36.17	76.43	62.72	60.99	119.23	39.42	40.47	51.27
20 or more years	23.38	109.18	56.91	44.14	67.00	48.91	53.24	25.49
Unknown	71.19	249.09	161.57	120.08	85.17	80.04	103.06	71.21
Multi/single status								
2 or more locations	45.06	93.02	125.67	74.17	46.17	59.43	82.69	44.54
1 location only	26.18	45.61	33.44	44.60	79.51	223.07	28.40	49.23
Percent full-time employees								
Less than 25%	89.82	416.08	528.27	183.67	183.14	132.88	94.64	92.62
25-49 %	60.10	183.67	144.82	101.17	178.52	63.72	126.25	78.20
50-74 %	39.66	109.64	79.60	99.19	76.43	78.78	53.54	51.59
75% or more	31.88	38.81	31.50	44.63	50.48	60.27	23.57	39.52
Union presence								
No union employees	32.69	37.07	28.60	41.29	49.03	76.89	23.51	46.13
Has union employees	42.94	339.36	382.76	133.02	124.82	35.12	210.47	45.69
Unknown	72.73	235.84	360.01	124.30	127.90	96.22	90.85	87.75
Percent low wage employees **								
50% or more low wage	58.88	220.59	106.00	104.96	68.42	87.96	98.17	68.28
Less than 50% low wage	17.01	41.95	26.09	43.72	49.47	42.94	25.31	17.69
Unknown	74.43	199.87	164.48	77.33	47.91	89.60	106.85	79.44

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.C.1.c(1997) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	2,224	2,611	2,319	2,247	2,058	2,143	2,431	2,127
Industry group **								
Agric., fish., forest.	2,165	--	--	--	--	--	1,915	2,256
Mining	1,774	1,464 *	0	2,417	0	1,449	2,251	1,449
Construction	2,122	2,242	2,298	1,842	2,035	2,369	2,151	2,061
Manufacturing	2,069	2,471	1,866	1,842	1,895	2,180	2,018	2,076
Transp., commu., util.	2,225	2,296	2,530	2,418	2,040	2,217	2,459	2,174
Wholesale trade	2,209	2,344	2,319	1,771	1,935	2,337	2,189	2,216
Retail Trade	2,043	2,494	2,309	1,915	1,820	1,921	2,265	1,916
Fin., ins., real est.	2,428	2,580	2,567	2,749	2,234	2,307	2,667	2,277
Services	2,380	2,845	2,370	2,548	2,213	2,084	2,628	2,198
Unknown	1,451 *	1,451 *	0	0	0	0	1,451 *	0
Ownership								
For profit, incorporated	2,164	2,547	2,274	2,079	1,993	2,140	2,345	2,086
For profit, unincorporated	2,264	2,351	1,876	1,814	2,198	2,436	2,274	2,247
Nonprofit	2,453	2,819	2,884	2,819	2,285	2,145	2,743	2,334
Unknown	2,363	4,624	2,982	1,875	2,146	2,011	3,672	2,036
Age of firm								
Less than 5 years	2,403	2,722	2,110	1,975	1,832 *	2,613	2,576	2,087
5-9 years	2,180	2,377	2,040	2,213	2,186	1,727	2,196	2,157
10-19 years	2,249	2,615	2,251	2,287	1,748	1,738	2,435	1,800
20 or more years	2,238	2,637	2,536	2,300	2,140	2,069	2,466	2,138
Unknown	2,162	1,872	2,384	2,066	2,057	2,197	2,211	2,159
Multi/single status								
2 or more locations	2,135	2,580	2,383	2,212	2,099	2,126	2,398	2,118
1 location only	2,340	2,613	2,310	2,263	1,971	2,298	2,435	2,162
Percent full-time employees								
Less than 25%	2,081	2,417	2,323	2,463	1,930	1,284	2,359	1,799
25-49 %	2,201	2,481	2,587	2,608	1,963	1,835	2,576	1,991
50-74 %	2,293	2,379	2,927	2,133	2,185	2,080	2,453	2,150
75% or more	2,221	2,680	2,222	2,224	2,048	2,174	2,422	2,137
Union presence								
No union employees	2,205	2,507	2,279	2,304	2,036	2,110	2,389	2,104
Has union employees	2,237	1,983	3,344	1,925	2,282	2,228	2,351	2,220
Unknown	2,404	3,680	2,119	1,975	1,941	2,186	3,062	2,159
Percent low wage employees **								
50% or more low wage	2,028	2,379	2,021	1,943	1,960	1,698	2,172	1,891
Less than 50% low wage	2,261	2,648	2,352	2,307	2,072	2,099	2,471	2,114
Unknown	2,171	2,506	1,900	1,780	2,000	2,190	2,186	2,170

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.C.1.c(1997) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	44.67	112.35	81.20	96.14	54.05	60.37	76.02	41.35
Industry group **								
Agric., fish., forest.	393.29	--	--	--	--	--	332.22	619.77
Mining	432.68	462.96*	0.00	690.46	0.00	370.98	609.32	370.98
Construction	142.19	410.23	365.96	303.75	455.08	614.85	180.06	279.48
Manufacturing	51.37	300.15	243.39	154.22	112.38	68.86	143.45	57.90
Transp., commu., util.	105.10	286.11	343.48	324.28	192.54	113.77	221.96	109.95
Wholesale trade	205.98	417.77	280.72	217.71	264.04	258.28	174.63	225.46
Retail Trade	67.26	238.23	271.49	110.20	132.50	55.53	162.24	50.39
Fin., ins., real est.	97.13	176.40	312.55	363.30	351.81	136.90	159.88	94.24
Services	57.25	114.08	106.07	108.25	166.79	104.87	71.83	64.07
Unknown	435.80*	435.80*	0.00	0.00	0.00	0.00	435.80*	0.00
Ownership								
For profit, incorporated	37.38	105.99	93.74	81.58	58.79	82.13	73.50	47.67
For profit, unincorporated	89.94	174.51	95.56	202.66	123.07	193.54	133.34	111.94
Nonprofit	93.66	198.38	217.62	203.33	238.28	197.08	160.73	121.54
Unknown	243.22	1,149.72	889.43	468.08	366.13	216.17	720.33	166.07
Age of firm								
Less than 5 years	186.52	231.24	161.36	336.92	593.10*	645.80	192.49	321.10
5-9 years	109.74	150.13	74.79	280.19	261.31	385.65	128.10	186.80
10-19 years	68.97	219.11	149.82	191.52	94.20	123.21	95.84	78.98
20 or more years	39.86	110.55	103.98	129.05	124.55	57.58	53.97	50.83
Unknown	80.50	353.30	147.16	156.49	95.94	112.97	120.07	85.23
Multi/single status								
2 or more locations	37.70	536.17	141.79	117.42	43.46	65.34	141.69	41.13
1 location only	76.11	119.08	85.98	115.41	132.99	410.64	84.07	92.18
Percent full-time employees								
Less than 25%	173.11	516.91	499.44	319.24	239.20	134.15	314.20	195.39
25-49 %	101.02	309.90	478.26	260.25	252.86	119.92	163.36	107.27
50-74 %	112.77	206.36	316.31	227.40	277.48	118.18	177.63	144.32
75% or more	51.15	118.96	52.34	106.31	50.95	70.81	74.57	49.18
Union presence								
No union employees	38.45	75.74	91.10	112.26	58.45	74.25	60.98	53.51
Has union employees	69.94	426.41	584.14	77.51	418.79	74.24	267.50	65.43
Unknown	214.61	532.69	387.91	482.66	166.71	122.38	387.83	104.62
Percent low wage employees **								
50% or more low wage	67.43	343.61	216.96	177.23	97.30	97.92	291.75	48.17
Less than 50% low wage	45.87	111.70	87.67	109.47	72.64	93.18	76.01	48.05
Unknown	80.28	358.96	216.31	293.92	128.70	99.30	219.77	88.64

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.C.2(1997) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	320	262	285	305	333	340	284	333
Industry group **								
Agric., fish., forest.	157	--	--	--	--	--	168	149*
Mining	589*	119*	24*	1,382	29*	441	898*	386
Construction	302	259	258	314	402	291*	275	343
Manufacturing	270	161*	258	248	318	260	252	274
Transp., commu., util.	242	258*	302	423	356	166	294	231
Wholesale trade	314	173*	317	279	355	342	238	349
Retail Trade	440	341	339	410	385	505	371	464
Fin., ins., real est.	352	206	182*	198	431	405	204	396
Services	312	300	288	296	309	332	289	323
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	328	264	284	307	339	354	289	342
For profit, unincorporated	299	264	282	439	323	250	292	307
Nonprofit	274	221	300	259	286	272	238	282
Unknown	378	309*	194*	120*	432	378	246*	389
Age of firm								
Less than 5 years	360	376	383	381	310	282	375	331
5-9 years	302	305	322	301	300	251	304	299
10-19 years	266	212	250	289	293	280	253	279
20 or more years	301	195	241	295	316	325	250	317
Unknown	361	93*	318	316	388	359	262	364
Multi/single status								
2 or more locations	344	273	289	329	361	342	323	345
1 location only	286	261	285	297	293	314	280	295
Percent full-time employees								
Less than 25%	390	427*	416	375	397	369	427	372
25-49 %	395	298	310	479	332	413	389	396
50-74 %	321	290	276	362	307	338	291	335
75% or more	315	250	283	289	335	335	275	329
Union presence								
No union employees	330	264	281	307	340	374	284	352
Has union employees	252	63*	154*	278	218	266	182	258
Unknown	332	310	485	324	440	295	353	328
Percent low wage employees **								
50% or more low wage	382	258	319	466	382	384	348	393
Less than 50% low wage	299	264	279	292	308	322	278	310
Unknown	360	227	345	342	447	352	317	362

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.C.2(1997) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	9.91	17.69	23.32	13.13	18.71	15.70	13.09	11.33
Industry group **								
Agric., fish., forest.	45.88	--	--	--	--	--	43.53	50.47 *
Mining	177.49 *	74.81 *	98.98 *	374.62	32.42 *	102.15	275.54 *	80.49
Construction	30.08	55.06	40.26	29.53	88.16	99.23 *	31.48	62.35
Manufacturing	13.66	55.23 *	31.72	23.28	49.56	13.02	23.91	15.80
Transp., commu., util.	16.05	80.22 *	67.92	90.76	55.15	21.04	56.88	22.16
Wholesale trade	33.66	62.01 *	65.62	39.12	77.36	52.22	34.70	39.86
Retail Trade	25.23	33.85	22.04	21.99	46.66	51.97	18.25	35.10
Fin., ins., real est.	23.28	41.68	54.69 *	40.66	58.64	21.68	34.18	25.22
Services	15.72	31.56	38.52	19.75	17.45	24.51	18.23	16.01
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	9.02	18.77	16.43	14.99	20.25	12.54	12.94	9.97
For profit, unincorporated	14.95	31.01	32.45	41.92	45.29	53.26	21.74	23.86
Nonprofit	24.35	46.45	78.53	15.38	23.10	39.98	26.16	25.79
Unknown	27.69	168.73 *	91.98 *	43.10 *	52.99	33.34	156.02 *	29.64
Age of firm								
Less than 5 years	24.47	33.76	47.61	78.19	32.89	72.70	25.68	36.18
5-9 years	19.68	45.90	45.04	38.11	53.50	47.44	25.03	34.96
10-19 years	11.12	16.35	32.22	33.28	38.02	29.95	15.56	20.24
20 or more years	17.48	17.94	25.35	20.89	21.98	25.74	21.10	18.10
Unknown	14.33	147.52 *	53.12	21.39	36.37	18.70	42.18	16.53
Multi/single status								
2 or more locations	11.24	58.03	17.87	19.95	24.61	13.00	20.95	11.53
1 location only	14.79	17.79	24.72	11.75	29.94	70.92	13.63	21.90
Percent full-time employees								
Less than 25%	43.70	214.89 *	99.25	74.60	85.45	62.39	126.15	37.03
25-49 %	15.52	45.37	62.70	44.87	60.09	19.45	48.01	11.63
50-74 %	19.08	32.65	30.18	57.04	28.53	40.40	10.06	27.60
75% or more	11.05	18.07	27.89	14.29	20.92	17.99	14.61	12.38
Union presence								
No union employees	9.78	19.65	16.41	14.75	20.27	17.49	13.30	12.38
Has union employees	21.86	24.16 *	76.69 *	37.48	34.58	39.08	34.51	26.13
Unknown	26.85	80.97	112.13	55.80	55.19	27.28	62.45	24.63
Percent low wage employees **								
50% or more low wage	15.67	52.05	74.14	54.27	33.81	47.35	31.10	24.35
Less than 50% low wage	10.92	20.27	16.75	12.32	19.72	26.22	13.18	12.09
Unknown	20.88	65.78	88.38	38.13	58.20	16.20	65.20	20.46

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.C.2.a(1997) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	315	303	329	354	288	313	330	310
Industry group **								
Agric., fish., forest.	414*	--	--	--	--	--	453*	370
Mining	672*	0	0	840*	0	660*	968*	555*
Construction	331*	278*	294	437*	137*	359	307	380*
Manufacturing	261	164*	239	233	292	267	246	264
Transp., commu., util.	226	297*	483	487	380	139	412	187
Wholesale trade	307	184*	284	417	292	295	278	321
Retail Trade	388	312	437	346	319	437	389	387
Fin., ins., real est.	366	209	103*	214*	365*	412	182	398
Services	313	370	345	396	265	291	363	296
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	327	311	323	339	301	336	331	326
For profit, unincorporated	297	265	385	578	266	179*	345	256
Nonprofit	254	346*	309	364	229	221	301	247
Unknown	385	369*	1,260*	207	509	366	305*	392
Age of firm								
Less than 5 years	397	385	496	418*	304	438	404	383
5-9 years	345	402	338	438	302	193*	364	327
10-19 years	275	210	288	337	240	259	299	254
20 or more years	302	213	271	307	292	320	278	308
Unknown	317	314*	343*	405	299	315	363	316
Multi/single status								
2 or more locations	316	318*	274*	360	292	318	320	316
1 location only	313	302	333	352	284	161*	331	290
Percent full-time employees								
Less than 25%	348	318*	358	376	398	249*	356*	342
25-49 %	357	182*	261*	450*	458	334	337	363
50-74 %	302	362	332	396	239	273	356	282
75% or more	314	292	332	341	287	317	324	310
Union presence								
No union employees	331	317	334	338	295	351	337	328
Has union employees	237	34*	59*	589*	202	231	164*	243
Unknown	296	171*	565*	444	315	271	321*	293
Percent low wage employees **								
50% or more low wage	417	259*	391*	452	411	463	346	440
Less than 50% low wage	308	309	325	343	269	310	329	298
Unknown	313	233*	346	395	318	309	325	312

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.C.2.a(1997) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	12.54	37.96	21.96	32.62	20.82	12.08	19.68	12.82
Industry group **								
Agric., fish., forest.	133.10 *	--	--	--	--	--	186.34 *	102.25
Mining	245.11 *	0.00	0.00	269.86 *	0.00	244.54 *	308.07 *	228.37 *
Construction	109.02 *	97.41 *	85.58	267.24 *	134.77 *	89.33	64.15	355.49 *
Manufacturing	13.08	56.65 *	58.66	53.99	27.51	15.12	63.52	10.74
Transp., commu., util.	21.93	143.82 *	144.30	120.51	81.37	24.05	104.40	29.00
Wholesale trade	38.30	103.72 *	77.07	94.34	43.58	38.83	66.17	35.91
Retail Trade	17.12	69.56	56.71	39.04	51.50	38.42	17.89	19.73
Fin., ins., real est.	27.77	49.79	47.91 *	94.20 *	117.36 *	38.80	34.36	35.47
Services	22.94	60.98	45.24	49.20	22.85	24.24	29.34	20.64
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	9.96	47.74	21.91	25.69	28.29	12.37	19.10	9.76
For profit, unincorporated	39.16	51.70	78.02	131.63	67.06	74.77 *	47.35	64.67
Nonprofit	22.21	108.26 *	74.48	33.64	37.60	28.69	49.80	23.67
Unknown	42.30	371.78 *	398.45 *	54.41	120.27	56.28	210.04 *	49.83
Age of firm								
Less than 5 years	27.88	69.24	75.82	128.24 *	62.90	93.94	32.25	94.11
5-9 years	34.58	87.99	49.11	54.93	65.40	73.73 *	45.48	45.31
10-19 years	24.75	52.65	56.93	56.17	45.94	34.83	36.06	25.00
20 or more years	21.21	45.61	39.74	41.73	37.11	21.41	34.25	22.89
Unknown	18.43	218.83 *	102.96 *	67.76	28.65	19.63	57.99	19.45
Multi/single status								
2 or more locations	13.42	151.34 *	97.08 *	25.58	20.52	14.28	38.46	13.82
1 location only	22.48	37.93	24.34	38.21	43.18	58.32 *	22.59	31.91
Percent full-time employees								
Less than 25%	50.74	160.57 *	100.55	98.66	85.08	129.60 *	137.17 *	50.35
25-49 %	25.73	134.50 *	97.54 *	150.56 *	87.88	38.14	82.28	24.14
50-74 %	22.38	68.85	61.08	57.70	33.94	65.52	29.36	29.70
75% or more	13.14	38.11	28.58	40.43	23.24	13.31	22.58	12.39
Union presence								
No union employees	13.89	37.96	19.42	29.94	30.49	16.84	20.38	14.53
Has union employees	15.17	21.53 *	564.95 *	257.47 *	54.16	19.89	122.40 *	14.93
Unknown	34.91	57.47 *	171.85 *	118.91	62.39	29.24	124.96 *	33.48
Percent low wage employees **								
50% or more low wage	25.67	93.02 *	128.80 *	90.56	48.96	58.24	92.72	39.04
Less than 50% low wage	16.40	41.98	24.33	35.28	22.83	20.54	24.18	17.97
Unknown	19.92	151.65 *	94.61	95.31	48.59	19.05	90.78	20.57

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.C.2.b(1997) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	320	224	281	286	367	337	264	340
Industry group **								
Agric., fish., forest.	122*	--	--	--	--	--	75*	161*
Mining	620*	0	24*	1,804*	29*	419	980*	363
Construction	300	201	261*	284	478	189*	268	341*
Manufacturing	279	155*	279	257	334	257	259	283
Transp., commu., util.	265	301*	247	415	393	186	275	263
Wholesale trade	309	188*	360	206	398	326	223	351
Retail Trade	435	368	315	441	429	468	367	457
Fin., ins., real est.	333	163*	227*	195*	403	396	196	379
Services	311	243	280	260	351	335	254	335
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	323	233	278	285	369	347	271	344
For profit, unincorporated	291	217	257	357	355	302	242	342
Nonprofit	286	180*	324*	262	335	257	251	294
Unknown	394	74*	194*	110*	447	388	167*	404
Age of firm								
Less than 5 years	328	329	348	326	354	261	332	321
5-9 years	285	252	329	216	388*	330	278	298
10-19 years	267	203	246	273	326	287	240	294
20 or more years	302	168	240	307	340	305	249	318
Unknown	368	33*	333	276	424	361	214*	374
Multi/single status								
2 or more locations	353	223*	307	326	405	339	338	354
1 location only	272	224	278	273	309	290	256	294
Percent full-time employees								
Less than 25%	333	124	501*	294	377*	329	281	348
25-49 %	409	299	286	529	257	468	397	412
50-74 %	333	239	273	346	351	367	261	364
75% or more	313	220	279	272	374	324	259	333
Union presence								
No union employees	331	228	273	291	375	374	261	363
Has union employees	239	88*	204*	234*	223	249	253*	238
Unknown	351	194	503	263	502	302	342	352
Percent low wage employees **								
50% or more low wage	339	211	247	421	347	336	303	348
Less than 50% low wage	295	224	273	279	339	310	259	316
Unknown	376	231	375	277	516	357	330	379

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.C.2.b(1997) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	11.32	12.38	32.38	18.60	29.16	15.15	15.91	13.33
Industry group **								
Agric., fish., forest.	45.39 *	--	--	--	--	--	45.68 *	69.05 *
Mining	207.92 *	0.00	98.98 *	548.11 *	32.42 *	121.02	321.73 *	97.85
Construction	65.67	43.74	78.83 *	70.58	134.30	128.33 *	34.05	105.19 *
Manufacturing	21.37	91.01 *	41.66	20.31	66.10	17.64	32.77	27.44
Transp., commu., util.	23.93	125.14 *	48.72	99.05	69.85	24.99	62.53	26.70
Wholesale trade	40.69	57.05 *	86.24	25.38	105.79	63.45	35.43	50.98
Retail Trade	21.32	41.55	29.37	34.53	67.03	37.09	22.90	26.69
Fin., ins., real est.	22.61	76.02 *	75.49 *	71.51 *	71.10	26.31	37.10	20.58
Services	12.98	13.97	60.54	20.57	25.64	18.44	27.05	14.17
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	11.33	21.91	22.86	22.43	30.56	16.93	14.42	14.04
For profit, unincorporated	23.25	38.75	57.43	81.42	71.31	60.39	34.11	35.40
Nonprofit	29.06	96.85 *	101.79 *	28.43	29.67	38.94	55.40	28.48
Unknown	42.74	39.86 *	94.24 *	71.02 *	64.53	49.57	63.78 *	45.36
Age of firm								
Less than 5 years	29.62	38.00	57.90	52.66	44.05	63.43	33.74	52.03
5-9 years	19.04	47.50	52.27	46.35	130.47 *	63.54	27.82	42.99
10-19 years	18.96	20.06	38.08	41.98	62.74	42.52	20.10	34.47
20 or more years	18.99	36.77	36.33	27.43	33.12	26.64	25.50	20.20
Unknown	15.24	105.34 *	86.64	58.39	39.00	16.66	69.71 *	18.34
Multi/single status								
2 or more locations	13.51	112.57 *	35.47	38.46	29.70	14.14	41.91	14.44
1 location only	18.26	12.50	34.65	18.97	41.42	72.65	18.81	25.47
Percent full-time employees								
Less than 25%	55.29	33.72	163.52 *	65.81	146.41 *	67.42	81.29	57.01
25-49 %	31.51	74.09	64.16	90.25	71.20	48.22	55.98	33.01
50-74 %	25.36	52.01	40.06	63.82	46.03	40.61	21.96	31.54
75% or more	12.63	10.18	37.69	18.97	32.18	15.89	18.05	14.50
Union presence								
No union employees	11.87	13.42	22.94	18.43	30.63	16.11	14.10	17.84
Has union employees	14.35	28.28 *	160.68 *	77.22 *	37.82	29.90	109.08 *	16.58
Unknown	32.17	48.02	140.26	67.25	56.84	34.62	70.39	30.70
Percent low wage employees **								
50% or more low wage	31.48	49.89	44.82	66.10	42.17	51.17	24.71	38.68
Less than 50% low wage	11.21	14.54	24.83	17.03	28.87	23.07	13.32	14.53
Unknown	28.01	55.48	106.04	50.63	67.31	20.15	69.28	26.98

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.C.2.c(1997) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	335	298	215	253	285	434	261	370
Industry group **								
Agric., fish., forest.	74 *	--	--	--	--	--	140 *	50 *
Mining	270	--	--	--	--	--	263 *	275
Construction	247	--	--	--	--	--	233	278
Manufacturing	259	--	--	--	--	--	234	262
Transp., commu., util.	192	--	--	--	--	--	146 *	202
Wholesale trade	352	--	--	--	--	--	213	396
Retail Trade	594	--	--	--	--	--	349	735
Fin., ins., real est.	401	--	--	--	--	--	259	491
Services	316	--	--	--	--	--	261	357
Unknown	0	--	--	--	--	--	0	0
Ownership								
For profit, incorporated	348	--	--	--	--	--	269	382
For profit, unincorporated	332	--	--	--	--	--	341	318
Nonprofit	282	--	--	--	--	--	113	351
Unknown	307	--	--	--	--	--	273 *	315
Age of firm								
Less than 5 years	379	--	--	--	--	--	466	221 *
5-9 years	229	--	--	--	--	--	258	188
10-19 years	235	--	--	--	--	--	215	286
20 or more years	299	--	--	--	--	--	212	337
Unknown	436	--	--	--	--	--	297	442
Multi/single status								
2 or more locations	379	--	--	--	--	--	283	385
1 location only	278	--	--	--	--	--	258	315
Percent full-time employees								
Less than 25%	578 *	--	--	--	--	--	649 *	505
25-49 %	448	--	--	--	--	--	472	434
50-74 %	332	--	--	--	--	--	252	404
75% or more	324	--	--	--	--	--	234	362
Union presence								
No union employees	330	--	--	--	--	--	261	368
Has union employees	350	--	--	--	--	--	59 *	394
Unknown	362	--	--	--	--	--	414 *	342
Percent low wage employees **								
50% or more low wage	481	--	--	--	--	--	429	530
Less than 50% low wage	290	--	--	--	--	--	246	320
Unknown	417	--	--	--	--	--	264 *	429

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.C.2.c(1997) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance 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	23.50	39.08	21.27	23.28	47.02	43.95	22.30	27.64
Industry group **								
Agric., fish., forest.	88.86 *	--	--	--	--	--	69.62 *	125.08 *
Mining	79.55	--	--	--	--	--	133.60 *	70.58
Construction	47.58	--	--	--	--	--	68.56	51.45
Manufacturing	26.41	--	--	--	--	--	69.26	26.68
Transp., commu., util.	27.80	--	--	--	--	--	55.64 *	32.82
Wholesale trade	54.33	--	--	--	--	--	44.93	62.44
Retail Trade	64.87	--	--	--	--	--	70.07	101.66
Fin., ins., real est.	61.45	--	--	--	--	--	74.76	64.63
Services	36.07	--	--	--	--	--	37.96	33.27
Unknown	0.00	--	--	--	--	--	0.00	0.00
Ownership								
For profit, incorporated	20.36	--	--	--	--	--	20.58	26.36
For profit, unincorporated	33.32	--	--	--	--	--	49.63	18.03
Nonprofit	52.53	--	--	--	--	--	25.70	60.48
Unknown	62.66	--	--	--	--	--	172.29 *	41.16
Age of firm								
Less than 5 years	88.03	--	--	--	--	--	126.93	75.54 *
5-9 years	37.98	--	--	--	--	--	56.04	35.20
10-19 years	38.69	--	--	--	--	--	40.25	72.26
20 or more years	38.59	--	--	--	--	--	38.07	44.06
Unknown	47.89	--	--	--	--	--	78.50	49.58
Multi/single status								
2 or more locations	24.69	--	--	--	--	--	49.54	24.73
1 location only	29.26	--	--	--	--	--	24.89	48.37
Percent full-time employees								
Less than 25%	196.31 *	--	--	--	--	--	374.23 *	92.77
25-49 %	41.16	--	--	--	--	--	97.50	63.70
50-74 %	23.27	--	--	--	--	--	42.77	37.40
75% or more	27.18	--	--	--	--	--	25.76	32.36
Union presence								
No union employees	22.31	--	--	--	--	--	19.02	26.75
Has union employees	76.85	--	--	--	--	--	52.60 *	80.63
Unknown	82.20	--	--	--	--	--	371.33 *	49.62
Percent low wage employees **								
50% or more low wage	67.16	--	--	--	--	--	106.62	70.12
Less than 50% low wage	31.89	--	--	--	--	--	24.26	41.53
Unknown	49.04	--	--	--	--	--	97.79 *	53.68

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.C.3(1997) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	15.6%	11.8%	13.7%	15.4%	16.6%	16.6%	13.5%	16.4%
Industry group **								
Agric., fish., forest.	8.5%	--	--	--	--	--	9.3%	7.9%
Mining	23.4%	6.4% *	1.1% *	50.1%	2.9% *	16.5%	35.5%	15.4%
Construction	15.6%	12.7%	13.9%	16.8%	21.1%	12.9% *	14.4%	17.5%
Manufacturing	14.1%	8.4%	13.8%	13.5%	17.3%	13.0%	13.1%	14.3%
Transp., commu., util.	11.0%	12.1%	14.1%	21.8%	19.8%	7.0%	14.3%	10.4%
Wholesale trade	15.0%	7.7% *	15.5%	14.7%	16.5%	16.1%	11.4%	16.7%
Retail Trade	22.6%	15.6%	15.9%	22.6%	20.7%	26.1%	18.0%	24.4%
Fin., ins., real est.	16.6%	9.1%	7.6% *	9.1%	20.0%	19.9%	9.0%	19.1%
Services	14.6%	12.9%	13.6%	13.6%	14.4%	16.2%	13.0%	15.4%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	16.3%	12.1%	14.2%	16.0%	17.2%	17.4%	14.1%	17.1%
For profit, unincorporated	14.8%	12.6%	12.7%	23.2%	17.0%	12.8%	13.7%	16.0%
Nonprofit	12.3%	8.6%	12.7%	11.2%	12.8%	12.8%	10.0%	12.9%
Unknown	17.7%	9.1% *	7.7% *	5.2% *	23.8%	17.3%	8.2% *	18.9%
Age of firm								
Less than 5 years	17.2%	17.6%	18.7%	19.6%	14.8%	12.0%	18.2%	15.4%
5-9 years	15.5%	14.5%	17.4%	16.1%	16.7%	11.1%	15.7%	15.4%
10-19 years	13.2%	9.2%	12.5%	14.9%	15.9%	14.0%	11.8%	14.8%
20 or more years	14.5%	8.4%	10.9%	14.5%	15.2%	15.9%	11.4%	15.4%
Unknown	17.7%	5.3% *	13.6%	15.3%	19.4%	17.5%	12.2%	17.9%
Multi/single status								
2 or more locations	16.9%	12.6%	12.7%	16.3%	18.2%	16.7%	14.7%	17.0%
1 location only	13.8%	11.8%	13.9%	15.1%	14.4%	14.3%	13.3%	14.5%
Percent full-time employees								
Less than 25%	20.2%	17.5% *	18.9%	18.3%	21.2%	23.3%	19.1%	20.9%
25-49 %	19.4%	14.6%	15.3%	23.1%	15.6%	20.6%	18.9%	19.5%
50-74 %	15.6%	13.2%	12.7%	17.4%	15.1%	17.0%	13.5%	16.6%
75% or more	15.3%	11.3%	13.8%	14.7%	16.7%	16.2%	13.1%	16.2%
Union presence								
No union employees	16.3%	12.2%	13.7%	15.5%	17.3%	18.5%	13.6%	17.6%
Has union employees	11.6%	2.5% *	6.4% *	13.1%	9.5%	12.5%	7.8%	11.9%
Unknown	15.6%	10.8% *	22.7%	17.7%	20.4%	14.2%	15.2%	15.7%
Percent low wage employees **								
50% or more low wage	20.3%	11.3%	17.1%	24.3%	20.0%	23.1%	16.9%	21.6%
Less than 50% low wage	14.5%	12.0%	13.4%	14.6%	15.4%	15.5%	13.2%	15.3%
Unknown	17.5%	9.5%	15.9%	19.4%	21.7%	17.1%	15.0%	17.6%

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.C.3(1997) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.52%	0.61%	1.15%	0.51%	1.09%	0.76%	0.58%	0.60%
Industry group **								
Agric., fish., forest.	2.20%	--	--	--	--	--	2.35%	2.20%
Mining	6.36%	5.02% *	5.01% *	14.14%	2.50% *	3.92%	9.94%	3.43%
Construction	1.71%	2.55%	2.49%	1.57%	4.15%	4.36% *	1.61%	3.15%
Manufacturing	0.62%	2.33%	1.41%	1.30%	2.27%	0.64%	1.27%	0.65%
Transp., commu., util.	0.92%	3.48%	3.39%	3.96%	3.41%	1.04%	2.89%	1.29%
Wholesale trade	1.48%	2.73% *	3.07%	2.08%	4.33%	3.02%	1.64%	1.91%
Retail Trade	1.39%	1.92%	1.19%	0.97%	2.52%	2.30%	1.00%	1.80%
Fin., ins., real est.	1.15%	1.80%	2.41% *	1.35%	2.79%	1.03%	1.41%	1.24%
Services	0.80%	1.24%	1.94%	0.82%	1.13%	1.15%	0.90%	0.84%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.46%	0.73%	0.81%	0.60%	1.09%	0.69%	0.60%	0.53%
For profit, unincorporated	0.82%	1.38%	1.43%	2.01%	2.38%	3.01%	1.06%	1.07%
Nonprofit	1.15%	1.99%	3.77%	0.78%	1.02%	1.73%	1.21%	1.21%
Unknown	1.90%	7.78% *	4.95% *	2.07% *	3.28%	2.14%	7.24% *	1.92%
Age of firm								
Less than 5 years	1.01%	1.28%	2.68%	2.84%	2.36%	3.48%	0.83%	1.65%
5-9 years	1.12%	2.18%	2.55%	1.93%	3.68%	2.22%	1.16%	2.04%
10-19 years	0.61%	0.67%	1.72%	1.56%	2.12%	1.61%	0.83%	1.10%
20 or more years	0.78%	0.70%	1.08%	0.93%	1.23%	1.17%	0.91%	0.86%
Unknown	0.73%	7.43% *	2.23%	1.16%	1.73%	0.96%	2.08%	0.81%
Multi/single status								
2 or more locations	0.57%	2.86%	0.88%	0.72%	1.23%	0.68%	0.82%	0.59%
1 location only	0.77%	0.61%	1.23%	0.50%	1.54%	2.92%	0.60%	1.18%
Percent full-time employees								
Less than 25%	2.02%	6.55% *	4.11%	3.98%	3.26%	5.08%	4.44%	2.11%
25-49 %	0.86%	1.99%	3.07%	1.95%	3.01%	1.38%	2.18%	0.76%
50-74 %	1.00%	1.49%	1.68%	2.19%	1.43%	2.11%	0.67%	1.46%
75% or more	0.55%	0.61%	1.39%	0.55%	1.25%	0.86%	0.64%	0.63%
Union presence								
No union employees	0.48%	0.81%	0.84%	0.58%	1.17%	0.82%	0.62%	0.63%
Has union employees	1.01%	0.85% *	2.17% *	1.59%	1.33%	1.89%	1.33%	1.24%
Unknown	1.47%	3.25% *	5.32%	2.66%	3.11%	1.48%	2.79%	1.46%
Percent low wage employees **								
50% or more low wage	0.89%	2.10%	3.64%	2.31%	1.81%	2.38%	1.50%	1.00%
Less than 50% low wage	0.53%	0.72%	0.85%	0.47%	1.13%	1.25%	0.55%	0.61%
Unknown	1.04%	1.95%	4.49%	2.20%	2.72%	0.87%	3.12%	1.01%

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.C.3.a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	16.4%	15.1%	17.1%	19.3%	15.2%	16.2%	16.9%	16.3%
Industry group **								
Agric., fish., forest.	21.0%*	--	--	--	--	--	22.8%*	18.9%*
Mining	26.3%	0.0%	0.0%	37.1%*	0.0%	23.4%	42.2%*	20.9%
Construction	18.8%	13.8%	18.6%	26.3%	7.4%*	22.1%	17.3%	21.9%*
Manufacturing	14.3%	9.5%*	12.1%	12.9%	17.7%	14.1%	12.5%	14.7%
Transp., commu., util.	10.5%	13.4%*	28.3%	27.7%	19.7%	6.1%	21.0%	8.5%
Wholesale trade	16.1%	9.4%*	16.2%	22.3%	13.9%	15.7%	14.7%	16.8%
Retail Trade	21.2%	16.4%	18.8%	20.4%	19.2%	23.8%	19.3%	22.0%
Fin., ins., real est.	19.0%	10.0%	5.2%*	11.3%*	18.6%	21.7%	9.1%	20.8%
Services	15.9%	17.8%	18.5%	20.1%	13.0%	15.0%	18.4%	14.9%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	17.3%	15.5%	17.9%	19.2%	16.2%	17.4%	17.4%	17.3%
For profit, unincorporated	15.7%	13.6%	14.8%*	30.7%	14.9%*	11.9%	16.2%	15.2%
Nonprofit	12.4%	15.6%	15.6%	17.4%	10.9%	11.0%	14.9%	12.0%
Unknown	19.3%	15.4%*	50.2%*	7.4%	32.8%	18.1%	10.9%*	20.4%
Age of firm								
Less than 5 years	19.3%	20.8%	21.4%	21.3%	13.3%*	21.8%	20.6%	17.2%
5-9 years	19.1%	20.6%	20.4%	24.6%	19.0%	8.3%*	20.3%	17.9%
10-19 years	15.1%	9.7%	15.8%	19.4%	13.8%	14.7%	15.1%	15.1%
20 or more years	15.4%	10.1%	13.9%	16.7%	14.9%	16.1%	14.1%	15.7%
Unknown	16.8%	14.4%*	16.5%*	19.9%	15.9%	16.8%	15.8%	16.8%
Multi/single status								
2 or more locations	16.5%	15.3%*	14.2%	19.3%	15.9%	16.4%	15.5%	16.5%
1 location only	16.3%	15.0%	17.3%	19.3%	14.5%	8.9%*	17.0%	15.4%
Percent full-time employees								
Less than 25%	18.3%	16.2%*	17.8%*	20.2%	19.6%	14.3%*	18.8%*	17.9%
25-49 %	18.3%	9.5%*	14.5%*	25.4%	22.0%	16.7%	18.4%	18.3%
50-74 %	16.0%	17.1%	17.3%	19.3%	12.9%	15.3%	17.5%	15.3%
75% or more	16.4%	14.7%	17.2%	18.8%	15.2%	16.3%	16.7%	16.3%
Union presence								
No union employees	17.5%	15.8%	17.4%	18.5%	15.8%	18.5%	17.3%	17.5%
Has union employees	12.0%	1.8%*	3.0%*	27.9%	10.0%	11.8%	8.2%*	12.3%
Unknown	14.5%	8.0%*	29.7%	24.6%	14.8%	13.2%	16.7%	14.2%
Percent low wage employees **								
50% or more low wage	21.5%	12.0%*	20.4%*	26.2%	19.2%	27.7%	17.4%	22.9%
Less than 50% low wage	16.1%	15.5%	17.1%	18.5%	14.3%	15.9%	16.9%	15.7%
Unknown	16.3%	10.1%*	16.5%	23.1%	18.3%	16.1%	16.0%	16.4%

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.C.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.70%	1.84%	1.35%	1.66%	1.19%	0.62%	0.93%	0.72%
Industry group **								
Agric., fish., forest.	7.51% *	--	--	--	--	--	9.59% *	6.00% *
Mining	7.32%	0.00%	0.00%	11.81% *	0.00%	6.56%	13.37% *	5.89%
Construction	4.00%	4.06%	5.19%	7.19%	6.50% *	5.71%	3.09%	8.04% *
Manufacturing	0.78%	3.15% *	2.54%	3.06%	1.46%	0.80%	3.02%	0.62%
Transp., commu., util.	1.05%	5.41% *	8.20%	6.13%	4.21%	1.15%	5.04%	1.36%
Wholesale trade	2.18%	5.87% *	4.50%	4.08%	2.79%	1.08%	3.83%	2.36%
Retail Trade	1.19%	3.89%	2.90%	2.11%	3.86%	2.30%	0.99%	1.46%
Fin., ins., real est.	1.24%	2.79%	2.74% *	3.81% *	4.33%	1.75%	1.84%	1.56%
Services	1.26%	3.01%	2.24%	2.46%	1.31%	1.22%	1.63%	1.11%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.59%	2.32%	1.37%	1.25%	1.47%	0.70%	0.88%	0.62%
For profit, unincorporated	1.62%	2.14%	5.59% *	6.15%	4.53% *	3.55%	2.22%	2.47%
Nonprofit	1.10%	4.30%	3.78%	1.80%	1.96%	1.32%	2.23%	1.13%
Unknown	2.34%	13.36% *	15.89% *	1.91%	8.89%	3.13%	10.72% *	2.61%
Age of firm								
Less than 5 years	1.33%	3.14%	4.49%	4.82%	5.09% *	3.77%	1.57%	3.98%
5-9 years	2.02%	4.14%	3.25%	2.70%	4.23%	3.00% *	2.38%	2.98%
10-19 years	1.52%	2.29%	3.00%	3.29%	3.52%	2.15%	1.92%	1.82%
20 or more years	1.04%	2.18%	2.15%	1.91%	1.65%	1.29%	1.60%	1.16%
Unknown	0.83%	11.53% *	4.99% *	4.86%	1.79%	0.84%	2.89%	0.89%
Multi/single status								
2 or more locations	0.66%	10.08% *	4.25%	1.36%	1.26%	0.70%	1.95%	0.68%
1 location only	1.27%	1.82%	1.47%	1.92%	2.17%	2.87% *	1.04%	1.87%
Percent full-time employees								
Less than 25%	2.69%	6.84% *	5.78% *	4.89%	5.27%	8.32% *	5.88% *	2.52%
25-49 %	1.32%	5.16% *	5.85% *	7.02%	3.94%	1.94%	4.01%	1.51%
50-74 %	1.11%	3.14%	3.32%	2.07%	1.88%	3.45%	1.47%	1.54%
75% or more	0.76%	1.77%	1.82%	2.06%	1.32%	0.73%	1.13%	0.73%
Union presence								
No union employees	0.75%	1.86%	1.18%	1.53%	1.55%	0.71%	0.98%	0.72%
Has union employees	0.93%	1.27% *	5.60% *	7.50%	2.38%	1.28%	2.72% *	0.99%
Unknown	1.63%	2.50% *	7.65%	5.98%	3.51%	1.45%	4.94%	1.62%
Percent low wage employees **								
50% or more low wage	1.85%	3.84% *	6.49% *	4.03%	3.19%	3.48%	4.18%	2.69%
Less than 50% low wage	0.93%	2.03%	1.43%	1.75%	1.20%	1.11%	1.09%	1.02%
Unknown	0.98%	5.15% *	4.69%	4.35%	2.98%	0.96%	4.19%	1.01%

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.C.3.b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	15.3%	10.3%	13.5%	14.2%	17.9%	15.9%	12.6%	16.3%
Industry group **								
Agric., fish., forest.	7.3%*	--	--	--	--	--	4.4%*	10.0%*
Mining	23.7%*	0.0%	1.1%*	60.7%*	2.9%*	14.7%*	37.6%*	13.8%
Construction	15.3%	10.1%	13.7%	14.4%	25.3%	7.3%*	14.0%	16.8%
Manufacturing	14.4%	8.3%*	15.5%	13.8%	17.5%	12.7%	13.9%	14.5%
Transp., commu., util.	12.0%	14.8%*	11.2%	21.9%	23.3%	7.5%	13.7%	11.6%
Wholesale trade	14.3%	7.8%	16.7%	10.7%	17.9%*	15.0%	10.3%	16.4%
Retail Trade	21.8%	16.3%	16.1%	23.3%	21.3%	23.5%	18.3%	22.9%
Fin., ins., real est.	15.3%	7.3%*	9.1%*	9.0%*	18.1%	18.7%	8.7%	17.6%
Services	14.2%	10.7%	12.8%	11.8%	16.0%	15.7%	11.5%	15.5%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	15.7%	10.8%	13.7%	14.4%	18.3%	16.7%	13.1%	16.8%
For profit, unincorporated	14.3%	10.3%	12.4%	18.7%	18.4%	13.9%	11.7%	17.1%
Nonprofit	12.5%	6.8%*	13.5%*	11.5%	14.5%	11.6%	10.3%	13.0%
Unknown	18.4%	3.4%*	7.9%*	4.8%*	24.5%	16.8%	7.1%*	19.0%
Age of firm								
Less than 5 years	16.1%	15.4%	18.1%	16.9%	18.1%	11.0%*	16.6%	15.2%
5-9 years	14.3%	11.9%	17.0%	11.6%	19.9%*	14.5%	14.1%	14.8%
10-19 years	12.9%	9.0%	12.2%	13.5%	16.9%	13.3%	11.2%	14.6%
20 or more years	14.2%	7.4%	10.8%	14.9%	16.0%	14.6%	11.3%	15.2%
Unknown	17.5%	2.0%*	13.8%*	13.2%	20.9%	17.0%	10.3%*	17.8%
Multi/single status								
2 or more locations	16.9%	11.4%*	13.0%	15.8%	20.0%	16.0%	15.6%	17.0%
1 location only	13.0%	10.2%	13.5%	13.6%	14.7%	12.2%	12.2%	14.0%
Percent full-time employees								
Less than 25%	17.7%	4.5%*	21.3%*	14.7%	20.8%	20.3%	11.4%*	20.2%
25-49 %	19.8%	15.9%	13.8%	24.5%	11.9%	23.0%	19.4%	19.9%
50-74 %	15.6%	10.8%	13.2%	16.4%	16.5%	17.2%	12.3%	17.1%
75% or more	15.0%	10.1%	13.4%	13.6%	18.2%	15.2%	12.4%	15.9%
Union presence								
No union employees	16.1%	10.6%	13.2%	14.5%	18.8%	17.9%	12.6%	17.7%
Has union employees	10.5%	2.9%*	8.6%*	10.6%*	9.3%	11.2%	9.8%*	10.5%
Unknown	16.6%	8.0%*	22.6%	14.4%	22.8%	14.5%	15.5%	16.8%
Percent low wage employees **								
50% or more low wage	18.7%	9.1%*	13.8%	20.4%	19.7%	20.3%	14.7%	19.8%
Less than 50% low wage	14.1%	10.3%	13.1%	13.8%	16.5%	14.3%	12.3%	15.1%
Unknown	17.7%	9.9%	16.7%*	15.4%	23.5%	16.9%	15.4%	17.8%

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.C.3.b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.62%	0.50%	1.47%	0.88%	1.55%	0.75%	0.69%	0.77%
Industry group **								
Agric., fish., forest.	2.42%*	--	--	--	--	--	2.61%*	3.30%*
Mining	7.72%*	0.00%	5.01%*	18.59%*	2.50%*	4.48%*	11.76%*	4.09%
Construction	3.16%	2.09%	3.57%	3.69%	5.92%	4.74%*	1.96%	4.55%
Manufacturing	0.97%	3.75%*	1.61%	1.07%	3.07%	0.79%	1.79%	1.16%
Transp., commu., util.	1.44%	5.23%*	3.02%	4.85%	4.00%	1.29%	3.60%	1.71%
Wholesale trade	1.43%	1.95%	3.42%	1.40%	5.38%*	2.69%	1.52%	1.81%
Retail Trade	1.10%	1.92%	1.95%	1.53%	3.14%	1.87%	1.18%	1.39%
Fin., ins., real est.	1.18%	2.80%*	3.34%*	3.50%*	3.10%	1.02%	1.74%	1.03%
Services	0.79%	0.56%	2.92%	1.01%	1.59%	0.84%	1.21%	0.81%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.57%	0.90%	1.06%	1.00%	1.56%	0.92%	0.65%	0.74%
For profit, unincorporated	1.36%	2.30%	2.66%	4.64%	3.51%	3.23%	1.90%	1.99%
Nonprofit	1.44%	2.97%*	4.97%*	1.36%	1.46%	1.62%	2.50%	1.33%
Unknown	2.63%	1.87%*	5.02%*	2.85%*	4.16%	2.86%	2.50%*	2.74%
Age of firm								
Less than 5 years	1.45%	1.43%	3.09%	3.27%	2.96%	7.08%*	1.52%	2.37%
5-9 years	0.99%	2.27%	2.54%	2.32%	7.40%*	2.99%	1.28%	2.14%
10-19 years	0.84%	0.94%	1.93%	1.86%	2.49%	1.99%	0.93%	1.59%
20 or more years	0.84%	1.39%	1.33%	1.25%	1.93%	1.06%	1.03%	1.02%
Unknown	0.95%	4.37%*	4.29%*	2.57%	1.66%	1.00%	3.13%*	1.05%
Multi/single status								
2 or more locations	0.73%	6.06%*	1.62%	1.43%	1.31%	0.73%	1.32%	0.79%
1 location only	0.93%	0.50%	1.57%	0.99%	2.24%	2.66%	0.80%	1.33%
Percent full-time employees								
Less than 25%	2.66%	1.38%*	6.93%*	3.49%	4.77%	4.95%	3.52%*	3.61%
25-49 %	1.61%	4.18%	3.85%	3.63%	3.38%	2.42%	2.44%	1.57%
50-74 %	1.37%	2.12%	1.81%	2.63%	2.26%	2.22%	1.14%	1.71%
75% or more	0.66%	0.45%	1.75%	0.87%	1.77%	0.76%	0.78%	0.79%
Union presence								
No union employees	0.60%	0.55%	1.01%	0.85%	1.64%	0.87%	0.63%	0.95%
Has union employees	0.58%	0.89%*	4.92%*	3.29%*	1.39%	1.32%	3.20%*	0.67%
Unknown	1.79%	3.07%*	6.42%	3.75%	4.03%	1.88%	3.23%	2.00%
Percent low wage employees **								
50% or more low wage	1.26%	2.76%*	2.36%	2.74%	2.10%	2.30%	1.31%	1.51%
Less than 50% low wage	0.53%	0.60%	1.09%	0.82%	1.60%	1.02%	0.56%	0.75%
Unknown	1.45%	1.75%	5.15%*	2.67%	2.93%	1.16%	3.35%	1.34%

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.C.3.c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	15.1%	11.4%	9.3%	11.3%	13.9%	20.2%	10.7%	17.4%
Industry group **								
Agric., fish., forest.	3.4%*	--	--	--	--	--	7.3%*	2.2%*
Mining	15.2%	--	--	--	--	--	11.7%*	18.9%*
Construction	11.7%	--	--	--	--	--	10.8%	13.5%
Manufacturing	12.5%	--	--	--	--	--	11.6%	12.6%
Transp., commu., util.	8.6%	--	--	--	--	--	5.9%*	9.3%
Wholesale trade	15.9%	--	--	--	--	--	9.7%	17.9%
Retail Trade	29.1%	--	--	--	--	--	15.4%	38.4%
Fin., ins., real est.	16.5%	--	--	--	--	--	9.7%*	21.6%
Services	13.3%	--	--	--	--	--	9.9%	16.2%
Unknown	0.0%	--	--	--	--	--	0.0%	0.0%
Ownership								
For profit, incorporated	16.1%	--	--	--	--	--	11.5%	18.3%
For profit, unincorporated	14.7%	--	--	--	--	--	15.0%	14.1%
Nonprofit	11.5%	--	--	--	--	--	4.1%	15.0%
Unknown	13.0%	--	--	--	--	--	7.4%*	15.5%
Age of firm								
Less than 5 years	15.8%	--	--	--	--	--	18.1%	10.6%*
5-9 years	10.5%	--	--	--	--	--	11.7%	8.7%
10-19 years	10.5%	--	--	--	--	--	8.8%	15.9%
20 or more years	13.3%	--	--	--	--	--	8.6%	15.8%
Unknown	20.2%	--	--	--	--	--	13.4%	20.5%
Multi/single status								
2 or more locations	17.7%	--	--	--	--	--	11.8%	18.2%
1 location only	11.9%	--	--	--	--	--	10.6%	14.6%
Percent full-time employees								
Less than 25%	27.8%	--	--	--	--	--	27.5%*	28.1%
25-49 %	20.4%	--	--	--	--	--	18.3%	21.8%
50-74 %	14.5%	--	--	--	--	--	10.3%	18.8%
75% or more	14.6%	--	--	--	--	--	9.7%	16.9%
Union presence								
No union employees	15.0%	--	--	--	--	--	10.9%	17.5%
Has union employees	15.7%	--	--	--	--	--	2.5%*	17.7%
Unknown	15.0%	--	--	--	--	--	13.5%*	15.8%
Percent low wage employees **								
50% or more low wage	23.7%	--	--	--	--	--	19.8%	28.0%
Less than 50% low wage	12.8%	--	--	--	--	--	10.0%	15.1%
Unknown	19.2%	--	--	--	--	--	12.1%	19.8%

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.C.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	1.11%	1.19%	0.88%	1.14%	2.44%	2.09%	0.74%	1.28%
Industry group **								
Agric., fish., forest.	5.31%*	--	--	--	--	--	5.06%*	4.57%*
Mining	4.47%	--	--	--	--	--	6.69%*	9.67%*
Construction	1.69%	--	--	--	--	--	2.96%	2.90%
Manufacturing	1.31%	--	--	--	--	--	2.98%	1.31%
Transp., commu., util.	1.15%	--	--	--	--	--	1.91%*	1.40%
Wholesale trade	3.35%	--	--	--	--	--	2.46%	3.82%
Retail Trade	3.09%	--	--	--	--	--	2.86%	4.65%
Fin., ins., real est.	2.63%	--	--	--	--	--	3.25%*	2.83%
Services	1.74%	--	--	--	--	--	1.44%	1.83%
Unknown	0.00%	--	--	--	--	--	0.00%	0.00%
Ownership								
For profit, incorporated	0.89%	--	--	--	--	--	0.68%	1.07%
For profit, unincorporated	1.51%	--	--	--	--	--	2.17%	1.16%
Nonprofit	2.47%	--	--	--	--	--	1.06%	2.74%
Unknown	2.45%	--	--	--	--	--	7.77%*	1.76%
Age of firm								
Less than 5 years	3.75%	--	--	--	--	--	4.96%	4.22%*
5-9 years	1.65%	--	--	--	--	--	2.22%	1.94%
10-19 years	1.55%	--	--	--	--	--	1.51%	3.88%
20 or more years	1.87%	--	--	--	--	--	1.75%	2.13%
Unknown	1.54%	--	--	--	--	--	3.44%	1.56%
Multi/single status								
2 or more locations	1.01%	--	--	--	--	--	2.28%	0.97%
1 location only	1.42%	--	--	--	--	--	0.78%	2.41%
Percent full-time employees								
Less than 25%	5.78%	--	--	--	--	--	8.97%*	4.33%
25-49 %	1.87%	--	--	--	--	--	3.52%	4.27%
50-74 %	1.63%	--	--	--	--	--	2.28%	1.96%
75% or more	1.24%	--	--	--	--	--	0.88%	1.50%
Union presence								
No union employees	0.98%	--	--	--	--	--	0.77%	1.09%
Has union employees	3.53%	--	--	--	--	--	2.36%*	3.67%
Unknown	3.49%	--	--	--	--	--	7.27%*	2.79%
Percent low wage employees **								
50% or more low wage	2.94%	--	--	--	--	--	3.54%	3.97%
Less than 50% low wage	1.49%	--	--	--	--	--	0.89%	2.11%
Unknown	2.05%	--	--	--	--	--	2.94%	2.25%

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.C.4(1997) Percent of private-sector employees enrolled in a health insurance plan that take 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	48.1%	59.0%	57.7%	54.3%	51.1%	41.6%	57.4%	45.4%
Industry group **								
Agric., fish., forest.	60.0%	57.9%	54.3%	62.1%	64.8%	45.3%	54.8%	64.3%
Mining	21.6%	27.6% *	28.9%	15.1% *	15.0% *	25.5%	23.5% *	20.5%
Construction	49.5%	52.7%	48.7%	50.7%	48.3%	39.0%	49.3%	49.8%
Manufacturing	41.3%	53.8%	52.7%	51.6%	46.7%	35.0%	51.8%	39.8%
Transp., commu., util.	39.3%	62.2%	51.1%	43.1%	41.3%	35.8%	52.8%	37.3%
Wholesale trade	45.5%	56.2%	53.2%	53.9%	45.4%	38.7%	56.3%	41.7%
Retail Trade	53.1%	64.0%	61.7%	58.9%	60.3%	47.1%	61.9%	50.6%
Fin., ins., real est.	49.9%	61.5%	58.5%	53.4%	51.4%	46.2%	59.5%	47.6%
Services	53.6%	60.3%	64.3%	60.0%	54.7%	47.0%	62.0%	50.6%
Unknown	22.3% *	22.3% *	0.0%	0.0%	0.0%	0.0%	22.3% *	0.0%
Ownership								
For profit, incorporated	46.8%	59.6%	56.5%	53.4%	49.9%	40.2%	56.9%	43.8%
For profit, unincorporated	56.9%	61.9%	57.8%	57.8%	56.9%	49.2%	60.3%	53.7%
Nonprofit	53.0%	48.3%	66.8%	60.6%	55.6%	47.9%	59.9%	51.7%
Unknown	43.7%	52.0%	60.8%	37.6%	44.7%	43.1%	46.3%	43.5%
Age of firm								
Less than 5 years	56.5%	58.0%	57.9%	55.6%	55.4%	52.4%	57.9%	53.9%
5-9 years	57.4%	61.7%	59.8%	59.1%	54.0%	47.2%	60.3%	53.9%
10-19 years	54.6%	62.6%	57.7%	55.2%	58.7%	38.8%	58.5%	51.0%
20 or more years	47.9%	54.5%	57.1%	53.1%	52.4%	41.6%	55.4%	46.1%
Unknown	42.9%	61.7%	53.6%	50.9%	45.4%	41.5%	55.4%	42.5%
Multi/single status								
2 or more locations	43.8%	49.7%	57.4%	52.4%	48.7%	41.5%	56.2%	43.3%
1 location only	55.9%	59.3%	57.7%	55.0%	54.9%	45.1%	57.6%	53.7%
Percent full-time employees								
Less than 25%	56.9%	63.0%	56.2%	66.8%	60.1%	48.1%	63.3%	54.2%
25-49 %	54.9%	59.1%	67.3%	72.9%	56.1%	49.4%	67.3%	52.0%
50-74 %	55.2%	67.6%	63.0%	58.6%	57.5%	48.2%	65.1%	51.7%
75% or more	46.9%	57.4%	56.8%	53.0%	50.1%	40.5%	56.0%	44.3%
Union presence								
No union employees	51.5%	60.5%	58.8%	55.2%	53.4%	44.7%	58.5%	48.7%
Has union employees	36.9%	29.6%	36.8%	44.4%	37.7%	36.2%	36.3%	36.9%
Unknown	42.6%	61.4%	64.6%	57.1%	50.9%	38.0%	63.6%	40.3%
Percent low wage employees **								
50% or more low wage	60.6%	63.5%	62.6%	66.1%	65.4%	51.4%	63.5%	59.7%
Less than 50% low wage	49.8%	58.5%	57.5%	53.6%	50.7%	41.0%	57.0%	46.5%
Unknown	43.0%	64.7%	57.1%	55.4%	47.1%	41.6%	60.2%	42.3%

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.

\*\* 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.C.4(1997) Standard error for percent of private-sector employees enrolled in a health insurance plan that take 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	0.36%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
Industry group **								
Agric., fish., forest.	4.76%	5.65%	3.45%	12.89%	11.50%	11.56%	3.91%	6.72%
Mining	4.23%	10.85% *	8.12%	7.63% *	6.66% *	4.84%	7.62% *	3.84%
Construction	1.91%	3.41%	3.05%	2.86%	4.21%	3.53%	1.73%	3.46%
Manufacturing	0.53%	1.67%	3.74%	1.82%	1.62%	0.53%	1.51%	0.60%
Transp., commu., util.	1.26%	5.24%	4.99%	3.70%	3.36%	1.63%	3.26%	1.17%
Wholesale trade	1.45%	2.19%	2.23%	2.85%	1.53%	2.03%	1.24%	1.58%
Retail Trade	0.94%	2.85%	2.01%	1.45%	1.77%	0.99%	1.28%	1.00%
Fin., ins., real est.	1.47%	3.68%	2.80%	2.98%	2.14%	1.38%	2.73%	1.46%
Services	0.72%	2.33%	1.24%	1.47%	0.93%	1.28%	0.92%	0.83%
Unknown	13.19% *	13.19% *	0.00%	0.00%	0.00%	0.00%	13.19% *	0.00%
Ownership								
For profit, incorporated	0.44%	1.29%	1.42%	0.94%	1.13%	0.45%	0.79%	0.47%
For profit, unincorporated	1.13%	1.98%	3.56%	1.70%	2.68%	3.27%	1.64%	1.31%
Nonprofit	1.00%	4.52%	2.82%	2.62%	1.77%	1.97%	1.77%	1.26%
Unknown	2.07%	7.01%	16.39%	5.06%	4.30%	2.50%	5.85%	2.04%
Age of firm								
Less than 5 years	0.83%	1.73%	2.69%	1.60%	4.71%	3.34%	1.36%	1.87%
5-9 years	1.33%	1.66%	3.15%	2.23%	2.74%	4.65%	1.58%	2.17%
10-19 years	0.92%	1.75%	2.56%	2.19%	2.65%	1.14%	1.52%	1.67%
20 or more years	0.67%	2.82%	1.35%	1.30%	1.61%	0.85%	1.58%	0.71%
Unknown	0.62%	7.05%	3.39%	1.08%	1.94%	0.86%	2.03%	0.64%
Multi/single status								
2 or more locations	0.33%	3.89%	2.84%	1.56%	1.33%	0.49%	1.45%	0.35%
1 location only	0.64%	1.53%	1.44%	1.12%	2.15%	2.36%	0.79%	1.22%
Percent full-time employees								
Less than 25%	2.47%	7.83%	2.95%	4.01%	3.45%	4.95%	4.73%	2.95%
25-49 %	1.20%	3.11%	3.12%	3.48%	3.45%	1.33%	2.34%	1.04%
50-74 %	0.86%	2.22%	1.74%	2.05%	1.56%	1.60%	1.37%	0.76%
75% or more	0.44%	1.59%	1.40%	1.01%	1.39%	0.46%	0.81%	0.51%
Union presence								
No union employees	0.36%	1.13%	1.05%	0.80%	1.21%	0.46%	0.64%	0.55%
Has union employees	1.04%	5.76%	5.28%	2.86%	3.28%	1.27%	3.10%	0.98%
Unknown	1.52%	3.55%	7.45%	3.86%	3.38%	1.84%	3.83%	1.51%
Percent low wage employees **								
50% or more low wage	0.94%	4.10%	3.61%	2.90%	2.32%	1.26%	1.99%	1.08%
Less than 50% low wage	0.59%	1.52%	1.46%	0.96%	1.05%	0.85%	0.84%	0.68%
Unknown	0.92%	3.70%	5.88%	2.57%	2.26%	1.14%	2.30%	0.93%

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.

\*\* 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.C.4.a(1997) Percent of private-sector employees enrolled in a health insurance plan that take single 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	37.6%	67.6%	57.8%	49.4%	36.3%	22.1%	60.0%	29.3%
Industry group **								
Agric., fish., forest.	68.6%	--	--	--	--	--	76.1%	63.3%
Mining	35.0%*	83.7%	97.5%	31.8%*	91.1%	11.9%*	54.0%	22.6%*
Construction	57.8%	70.9%	62.4%	60.2%	35.1%	37.8%*	63.3%	49.5%
Manufacturing	33.3%	60.1%	54.7%	50.0%	38.5%	19.9%	52.8%	29.6%
Transp., commu., util.	48.9%	71.7%	47.5%	38.0%	31.0%	53.7%	57.5%	47.0%
Wholesale trade	36.7%	77.4%	60.8%	47.0%	29.2%	17.8%*	65.4%	23.4%
Retail Trade	27.6%	67.1%	52.3%	42.8%	34.2%	9.2%	54.5%	18.1%
Fin., ins., real est.	32.7%	75.8%	71.7%	60.7%	25.9%	15.7%	71.4%	21.0%
Services	40.2%	62.6%	57.7%	49.3%	37.6%	25.3%	59.4%	31.8%
Unknown	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%
Ownership								
For profit, incorporated	36.6%	67.4%	57.7%	48.9%	37.1%	20.2%	58.7%	28.3%
For profit, unincorporated	48.0%	66.2%	60.5%	39.8%	35.6%	28.7%	63.4%	32.1%
Nonprofit	41.1%	73.0%	58.5%	54.2%	38.4%	31.5%	65.8%	35.6%
Unknown	24.3%	71.7%	7.8%*	66.9%	21.3%	20.2%	54.6%	21.8%
Age of firm								
Less than 5 years	42.7%	56.2%	46.1%	38.8%	28.5%	18.5%*	49.9%	28.4%
5-9 years	49.4%	69.7%	53.7%	48.2%	38.6%	14.9%*	60.0%	34.9%
10-19 years	52.1%	70.9%	61.1%	54.1%	36.4%	31.8%	63.1%	40.6%
20 or more years	42.4%	71.8%	65.2%	50.8%	41.9%	29.2%	64.1%	35.8%
Unknown	21.4%	84.3%	38.9%	43.9%	28.5%	17.0%	54.5%	20.1%
Multi/single status								
2 or more locations	25.9%	45.5%	47.7%	44.7%	31.4%	21.6%	48.1%	24.9%
1 location only	54.1%	68.2%	58.7%	51.0%	43.2%	33.5%	61.2%	44.0%
Percent full-time employees								
Less than 25%	42.2%	75.8%	48.9%	54.3%	39.2%	19.1%*	60.6%	33.0%
25-49 %	31.8%	63.4%	56.4%	42.2%	44.0%	17.7%	53.2%	25.5%
50-74 %	40.2%	63.1%	59.3%	47.9%	37.8%	25.0%	61.2%	30.8%
75% or more	37.4%	68.5%	57.7%	49.8%	35.7%	22.1%	60.1%	29.3%
Union presence								
No union employees	37.4%	66.8%	56.8%	49.3%	35.5%	16.3%	59.3%	27.3%
Has union employees	39.1%	88.8%	87.0%	54.3%	48.3%	32.0%	80.1%	35.9%
Unknown	36.7%	72.3%	50.7%	41.6%	25.6%	34.8%	57.1%	33.1%
Percent low wage employees **								
50% or more low wage	32.4%	74.6%	59.3%	40.6%	31.5%	5.9%*	58.7%	23.9%
Less than 50% low wage	42.9%	67.0%	58.1%	50.3%	37.9%	22.4%	60.2%	33.2%
Unknown	25.8%	73.1%	53.0%	43.8%	29.6%	22.9%	58.0%	23.9%

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.C.4.a(1997) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single 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	0.94%	2.27%	1.24%	1.49%	1.71%	1.37%	1.04%	1.19%
Industry group **								
Agric., fish., forest.	8.97%	--	--	--	--	--	6.73%	11.10%
Mining	12.18%*	23.53%	27.21%	16.56%*	25.47%	11.51%*	13.30%	13.39%*
Construction	2.89%	4.35%	5.02%	4.42%	9.36%	11.53%*	2.76%	5.63%
Manufacturing	2.43%	6.79%	4.50%	4.44%	4.27%	2.35%	4.15%	2.48%
Transp., commu., util.	2.66%	6.27%	9.48%	8.23%	7.51%	6.19%	5.86%	3.73%
Wholesale trade	3.58%	5.37%	5.53%	3.96%	4.55%	5.84%*	2.76%	4.24%
Retail Trade	1.89%	2.15%	3.72%	2.74%	5.92%	1.52%	2.15%	2.32%
Fin., ins., real est.	2.81%	5.33%	6.10%	5.68%	2.87%	4.10%	5.26%	3.01%
Services	1.73%	3.15%	3.19%	2.62%	3.66%	3.39%	2.05%	2.08%
Unknown	27.89%	27.89%	0.00%	0.00%	0.00%	0.00%	27.89%	0.00%
Ownership								
For profit, incorporated	1.31%	2.68%	1.36%	1.96%	1.75%	1.42%	0.77%	1.45%
For profit, unincorporated	2.53%	4.11%	4.96%	4.76%	5.44%	6.67%	3.45%	4.26%
Nonprofit	2.14%	5.15%	6.35%	3.01%	3.40%	5.00%	3.01%	2.66%
Unknown	3.98%	13.91%	16.10%*	13.57%	5.72%	4.88%	13.24%	3.97%
Age of firm								
Less than 5 years	2.35%	4.87%	4.18%	4.55%	5.85%	10.04%*	3.16%	5.88%
5-9 years	3.22%	3.34%	4.86%	3.76%	9.03%	7.88%*	1.87%	6.29%
10-19 years	1.63%	4.21%	3.47%	3.25%	4.04%	5.91%	2.32%	3.44%
20 or more years	1.69%	4.92%	2.87%	2.06%	2.51%	3.20%	1.96%	2.19%
Unknown	1.66%	13.59%	6.83%	3.13%	2.33%	1.77%	7.17%	1.48%
Multi/single status								
2 or more locations	1.19%	10.84%	4.63%	2.31%	1.32%	1.47%	3.17%	1.26%
1 location only	1.07%	2.12%	1.50%	1.60%	3.64%	7.90%	1.09%	2.04%
Percent full-time employees								
Less than 25%	4.17%	6.69%	10.10%	8.36%	5.76%	6.99%*	6.90%	3.71%
25-49 %	2.00%	4.33%	6.91%	3.11%	6.70%	3.33%	3.29%	2.36%
50-74 %	2.68%	5.36%	4.30%	4.85%	4.90%	6.35%	3.21%	4.10%
75% or more	1.28%	1.84%	1.30%	1.75%	1.84%	1.77%	0.80%	1.57%
Union presence								
No union employees	0.86%	2.40%	1.34%	1.38%	1.98%	1.75%	1.15%	1.08%
Has union employees	1.71%	4.23%	5.79%	9.10%	5.20%	2.59%	3.45%	1.85%
Unknown	5.19%	4.29%	8.61%	9.81%	6.08%	6.39%	5.88%	5.53%
Percent low wage employees **								
50% or more low wage	2.34%	5.47%	4.93%	5.00%	5.60%	2.05%*	4.16%	3.41%
Less than 50% low wage	0.72%	2.57%	1.36%	1.50%	2.13%	1.67%	1.22%	0.94%
Unknown	2.08%	4.31%	9.71%	6.31%	3.68%	2.24%	5.77%	2.13%

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.D.1(1997) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	5,332	5,103	5,264	5,120	5,122	5,490	5,178	5,367
Industry group **								
Agric., fish., forest.	4,362	--	--	--	--	--	4,738	3,974
Mining	6,762	6,716	5,080	6,709	6,067	7,278	6,567	6,868
Construction	4,740	4,639	4,932	4,738	4,416	5,210	4,761	4,708
Manufacturing	5,194	4,729	5,098	4,874	4,926	5,367	4,992	5,218
Transp., commu., util.	5,604	5,550	5,378	4,915	5,007	5,852	5,204	5,650
Wholesale trade	5,268	5,310	5,233	5,046	4,925	5,476	5,254	5,272
Retail Trade	5,004	4,955	5,507	4,831	4,849	5,013	5,119	4,979
Fin., ins., real est.	5,651	5,552	5,570	6,011	5,721	5,602	5,769	5,629
Services	5,482	5,179	5,335	5,296	5,408	5,645	5,216	5,554
Unknown	5,889	5,889	0	0	0	0	5,889	0
Ownership								
For profit, incorporated	5,294	5,153	5,112	5,090	5,054	5,451	5,145	5,327
For profit, unincorporated	5,258	5,041	5,880	4,678	5,133	5,536	5,264	5,254
Nonprofit	5,638	4,785	5,845	5,567	5,541	5,783	5,269	5,697
Unknown	5,260	5,670	7,371	4,920	4,827	5,439	5,477	5,244
Age of firm								
Less than 5 years	5,231	5,093	5,470	4,758	5,024	6,446	5,126	5,405
5-9 years	5,015	5,146	4,956	4,813	4,933	5,424	4,969	5,062
10-19 years	5,269	5,072	5,237	5,130	5,026	5,723	5,212	5,313
20 or more years	5,357	5,145	5,282	5,268	5,112	5,514	5,249	5,380
Unknown	5,380	4,699	5,541	5,090	5,202	5,437	5,293	5,382
Multi/single status								
2 or more locations	5,416	5,650	5,476	5,441	5,165	5,475	5,702	5,409
1 location only	5,136	5,080	5,243	4,998	5,043	5,860	5,121	5,156
Percent full-time employees								
Less than 25%	4,827	5,216	5,214	4,853	4,724	4,702	5,160	4,719
25-49 %	5,229	4,627	5,010	4,957	5,809	5,195	4,873	5,284
50-74 %	5,413	5,226	5,332	5,030	5,530	5,501	5,166	5,476
75% or more	5,334	5,103	5,264	5,134	5,071	5,509	5,188	5,367
Union presence								
No union employees	5,266	5,154	5,252	5,087	5,087	5,435	5,196	5,288
Has union employees	5,518	4,353	5,391	5,411	5,273	5,626	4,987	5,560
Unknown	5,388	5,576	5,210	5,073	5,130	5,441	5,217	5,399
Percent low wage employees **								
50% or more low wage	4,643	5,145	4,758	4,867	4,531	4,516	4,979	4,552
Less than 50% low wage	5,285	5,108	5,267	5,128	5,102	5,531	5,189	5,321
Unknown	5,475	4,889	5,431	5,153	5,380	5,496	5,125	5,485

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.

-- 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.D.1(1997) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance 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	40.86	79.33	88.46	85.23	89.69	43.23	59.98	41.98
Industry group **								
Agric., fish., forest.	223.92	--	--	--	--	--	176.50	447.59
Mining	420.01	1,401.01	1,226.67	1,047.45	1,657.97	1,186.80	922.12	494.02
Construction	87.91	135.05	113.07	191.19	315.64	618.24	89.12	184.23
Manufacturing	43.98	176.08	125.45	80.36	124.50	49.08	96.58	46.74
Transp., commu., util.	208.03	267.61	387.71	302.27	293.62	317.85	242.69	259.71
Wholesale trade	82.55	166.67	174.30	66.31	187.92	144.79	102.36	111.01
Retail Trade	80.06	98.54	285.02	147.28	95.05	96.71	177.98	74.56
Fin., ins., real est.	64.22	168.46	213.58	565.71	240.06	78.78	214.90	61.89
Services	60.30	146.37	103.94	102.08	118.72	89.68	85.65	64.00
Unknown	1,589.58	1,589.58	0.00	0.00	0.00	0.00	1,589.58	0.00
Ownership								
For profit, incorporated	41.31	76.42	63.62	83.86	79.68	54.70	55.92	50.98
For profit, unincorporated	173.90	166.78	304.46	333.97	205.04	268.41	183.33	215.91
Nonprofit	150.14	212.98	220.95	169.12	214.25	221.61	200.16	156.11
Unknown	149.37	635.60	1,932.51	332.20	309.68	162.37	444.40	141.04
Age of firm								
Less than 5 years	149.38	191.13	288.97	141.14	213.12	506.91	160.31	258.54
5-9 years	46.77	91.61	124.56	163.25	186.45	254.79	47.93	115.89
10-19 years	94.14	97.27	116.49	184.94	155.84	141.29	104.65	108.22
20 or more years	39.81	149.56	97.97	114.65	110.95	56.79	91.10	35.39
Unknown	78.07	400.21	317.65	152.40	153.73	68.43	149.40	78.56
Multi/single status								
2 or more locations	49.42	414.40	206.22	178.27	114.32	46.24	256.35	49.18
1 location only	42.71	80.32	99.51	76.90	116.21	282.97	53.67	73.42
Percent full-time employees								
Less than 25%	133.35	196.24	356.71	149.95	279.55	234.33	185.37	159.27
25-49 %	142.23	281.05	282.23	85.16	391.04	212.56	164.79	153.65
50-74 %	66.93	115.38	142.74	190.45	193.19	92.65	85.74	70.66
75% or more	47.68	90.33	97.02	87.68	111.97	49.27	65.93	50.07
Union presence								
No union employees	56.42	98.96	111.06	79.14	99.57	77.52	68.75	64.24
Has union employees	67.27	260.61	141.66	282.56	185.34	103.53	179.00	81.79
Unknown	87.51	369.45	426.17	268.81	322.91	124.64	260.65	94.39
Percent low wage employees **								
50% or more low wage	63.65	271.48	187.70	191.22	75.48	102.16	173.91	67.92
Less than 50% low wage	35.49	85.50	101.01	91.00	86.40	78.80	66.50	37.94
Unknown	68.27	329.58	315.70	202.71	159.93	68.14	194.54	71.38

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.

-- 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.D.1.a(1997) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	5,152	4,926	5,251	4,864	5,008	5,254	5,036	5,173
Industry group **								
Agric., fish., forest.	4,930	--	--	--	--	--	4,928	4,934
Mining	7,107	6,816 *	6,360 *	6,696	0	7,663	6,579	7,152
Construction	4,584	4,891	4,731	4,516	4,226	4,202	4,721	4,360
Manufacturing	5,113	5,119	4,729	4,757	4,677	5,291	4,947	5,131
Transp., commu., util.	5,303	4,737	4,307	4,253	4,864	5,540	4,835	5,353
Wholesale trade	5,018	4,960	5,054	5,353	5,096	4,855	5,209	4,967
Retail Trade	4,922	4,409	6,870	4,681	4,891	4,777	5,511	4,793
Fin., ins., real est.	5,286	4,825	5,089	5,242	4,993	5,373	4,899	5,327
Services	5,229	5,077	5,088	4,817	5,301	5,316	4,986	5,279
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	5,136	5,033	4,925	4,845	4,966	5,258	4,933	5,174
For profit, unincorporated	5,148	4,578	7,416	4,651	4,900	4,918	5,561	4,904
Nonprofit	5,358	5,133	5,240	4,905	5,384	5,440	5,174	5,375
Unknown	4,796	3,888	7,200 *	5,980	4,565	4,809	5,420	4,752
Age of firm								
Less than 5 years	5,086	4,746	6,502	4,571	4,795	5,245	5,190	4,916
5-9 years	4,905	5,161	4,440	4,770	4,547	5,611	4,780	5,001
10-19 years	4,840	4,654	5,126	4,480	4,464	5,412	4,809	4,859
20 or more years	5,300	5,200	5,072	5,104	5,251	5,373	5,123	5,325
Unknown	5,127	5,626	5,461	5,240	5,028	5,135	5,791	5,114
Multi/single status								
2 or more locations	5,228	5,594	5,265	5,232	5,055	5,254	5,514	5,223
1 location only	4,953	4,908	5,249	4,726	4,946	5,270	4,994	4,910
Percent full-time employees								
Less than 25%	4,744	4,801	4,039	4,539	5,160	4,769	4,394	4,901
25-49 %	5,317	4,145	4,910	4,751	6,340	5,208	4,453	5,419
50-74 %	5,096	5,172	5,082	4,740	5,544	5,035	4,911	5,131
75% or more	5,155	4,937	5,306	4,890	4,868	5,279	5,081	5,168
Union presence								
No union employees	5,101	4,935	5,237	4,862	4,970	5,222	5,023	5,120
Has union employees	5,336	4,535	4,937	5,178	5,153	5,392	5,087	5,349
Unknown	5,158	5,143	6,028	4,600	5,177	5,164	5,221	5,154
Percent low wage employees **								
50% or more low wage	4,775	5,262	4,967	4,884	4,521	4,861	5,016	4,724
Less than 50% low wage	5,138	4,912	5,234	4,856	5,028	5,323	5,020	5,173
Unknown	5,200	4,995	5,438	4,990	5,076	5,209	5,272	5,198

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.D.1.a(1997) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	33.12	90.25	239.18	76.67	51.89	50.24	104.35	40.39
Industry group **								
Agric., fish., forest.	348.05	--	--	--	--	--	372.31	1,057.99
Mining	1,155.54	2,155.41 *	2,011.21 *	1,996.36	0.00	2,040.04	1,835.14	1,746.04
Construction	76.95	134.90	205.25	175.67	721.08	913.90	106.68	139.88
Manufacturing	72.67	338.16	541.22	171.92	198.30	89.48	179.89	82.95
Transp., commu., util.	199.77	285.86	808.41	659.38	467.74	219.21	233.15	267.50
Wholesale trade	109.18	216.56	386.64	590.44	235.87	268.52	240.89	89.54
Retail Trade	85.33	162.15	758.04	207.23	256.54	128.98	528.48	98.03
Fin., ins., real est.	78.60	329.84	649.66	582.48	268.15	110.79	172.09	90.58
Services	80.50	129.90	173.15	149.80	145.78	109.09	122.46	92.49
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	37.38	120.73	85.47	80.35	104.97	46.28	88.05	50.52
For profit, unincorporated	248.36	114.96	1,000.57	358.29	238.26	164.22	574.78	202.96
Nonprofit	95.46	376.10	207.22	181.36	150.81	151.51	183.11	110.19
Unknown	220.51	1,036.70	2,276.84 *	1,320.79	405.51	172.18	1,085.90	190.69
Age of firm								
Less than 5 years	266.19	179.40	727.63	148.19	182.07	685.29	343.58	187.06
5-9 years	111.35	212.23	201.36	226.50	181.97	300.35	164.59	168.64
10-19 years	97.93	114.12	162.60	174.70	205.27	234.66	146.53	153.38
20 or more years	55.74	163.99	176.38	211.61	85.83	71.20	105.19	62.03
Unknown	85.98	1,037.50	1,125.69	155.77	141.76	98.49	275.28	87.51
Multi/single status								
2 or more locations	41.37	484.92	583.61	142.01	110.89	52.53	221.73	43.45
1 location only	75.99	89.44	254.27	119.56	202.75	799.50	102.63	140.31
Percent full-time employees								
Less than 25%	134.60	758.75	523.43	487.72	517.10	583.06	307.88	164.51
25-49 %	140.17	355.53	845.68	283.85	770.30	182.49	298.22	149.53
50-74 %	53.06	269.46	219.90	310.43	184.57	81.67	229.18	45.33
75% or more	35.94	106.71	268.93	73.50	43.06	59.34	122.86	44.24
Union presence								
No union employees	48.98	91.53	254.44	61.05	68.28	86.88	121.17	53.18
Has union employees	126.81	752.31	813.38	360.68	213.64	145.09	315.15	127.65
Unknown	128.13	398.21	1,081.62	379.55	234.19	142.77	404.46	126.09
Percent low wage employees **								
50% or more low wage	99.88	362.90	275.48	570.61	122.11	120.07	267.37	120.33
Less than 50% low wage	55.46	93.61	242.05	92.24	61.58	72.23	115.94	62.89
Unknown	83.66	437.23	779.53	172.28	226.83	90.47	305.56	85.76

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.D.1.b(1997) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	5,401	4,982	5,194	5,235	5,166	5,617	5,156	5,458
Industry group **								
Agric., fish., forest.	4,195	--	--	--	--	--	4,730	3,841
Mining	7,019	7,978	4,956	7,174	6,067	7,679	6,955	7,061
Construction	4,776	4,323	5,067	4,873	4,400	6,054	4,766	4,790
Manufacturing	5,213	4,667	4,897	4,977	5,061	5,373	4,968	5,244
Transp., commu., util.	5,702	6,077	5,286	4,879	5,029	6,001	5,015	5,774
Wholesale trade	5,357	5,712	5,230	4,920	4,834	5,680	5,312	5,368
Retail Trade	5,090	5,263	4,979	4,914	4,854	5,174	4,997	5,109
Fin., ins., real est.	5,777	5,399	5,754	5,887	5,960	5,748	5,710	5,791
Services	5,559	4,889	5,400	5,556	5,448	5,795	5,150	5,674
Unknown	5,636	5,636	0	0	0	0	5,636	0
Ownership								
For profit, incorporated	5,352	5,137	5,104	5,186	5,098	5,539	5,190	5,389
For profit, unincorporated	5,274	4,918	5,367	4,750	5,394	5,726	5,072	5,446
Nonprofit	5,744	4,432	5,919	5,851	5,517	6,086	5,002	5,873
Unknown	5,463	3,969	5,733*	5,269	4,811	5,784	4,947	5,475
Age of firm								
Less than 5 years	5,130	4,970	4,938	4,895	4,996	6,359	4,916	5,464
5-9 years	5,052	5,168	5,317	4,721	5,035	5,226	5,062	5,040
10-19 years	5,427	5,086	5,043	5,343	5,411	5,899	5,225	5,571
20 or more years	5,373	4,848	5,301	5,424	5,079	5,580	5,270	5,395
Unknown	5,501	4,530	5,584	4,946	5,246	5,599	5,041	5,512
Multi/single status								
2 or more locations	5,511	4,698	5,620	5,526	5,210	5,596	5,669	5,507
1 location only	5,156	4,990	5,147	5,131	5,081	6,224	5,099	5,224
Percent full-time employees								
Less than 25%	4,907	5,934	6,418	5,073	4,400	4,813	6,068	4,682
25-49 %	5,199	4,391	4,918	4,902	5,566	5,227	4,772	5,260
50-74 %	5,534	5,181	5,373	5,428	5,543	5,634	5,253	5,605
75% or more	5,403	4,960	5,175	5,231	5,136	5,644	5,148	5,462
Union presence								
No union employees	5,324	5,107	5,186	5,170	5,158	5,541	5,192	5,365
Has union employees	5,572	4,139	5,449	5,711	5,164	5,728	4,937	5,626
Unknown	5,582	4,590	4,592	5,406	5,271	5,697	4,651	5,633
Percent low wage employees **								
50% or more low wage	4,638	5,574	4,460	4,922	4,569	4,496	5,039	4,545
Less than 50% low wage	5,312	4,964	5,195	5,245	5,099	5,629	5,160	5,368
Unknown	5,646	4,864	5,561	5,244	5,612	5,667	5,149	5,660

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.D.1.b(1997) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	75.89	80.14	62.76	103.55	116.09	97.80	60.30	85.65
Industry group **								
Agric., fish., forest.	313.36	--	--	--	--	--	245.86	651.26
Mining	675.82	2,278.57	1,298.14	1,560.32	1,657.97	1,842.61	1,409.97	1,013.94
Construction	150.93	216.59	138.67	307.61	386.24	609.10	132.69	260.36
Manufacturing	99.83	439.51	157.67	121.83	163.09	115.42	132.26	105.53
Transp., commu., util.	298.73	872.65	538.63	391.90	337.15	500.93	484.39	361.83
Wholesale trade	122.24	326.62	175.05	112.74	258.01	177.86	156.76	157.51
Retail Trade	106.85	166.99	241.66	192.22	129.78	168.25	108.92	140.71
Fin., ins., real est.	124.32	235.79	302.73	303.79	219.02	175.32	206.61	126.93
Services	126.55	141.05	204.56	114.89	202.30	141.76	121.81	128.82
Unknown	1,613.20	1,613.20	0.00	0.00	0.00	0.00	1,613.20	0.00
Ownership								
For profit, incorporated	69.13	106.48	72.73	90.90	110.10	108.56	63.99	86.05
For profit, unincorporated	232.34	176.60	222.08	414.09	312.65	529.33	85.07	337.81
Nonprofit	267.82	327.24	220.36	217.84	290.67	364.41	216.00	268.91
Unknown	152.44	769.81	1,726.49*	837.18	290.91	233.25	473.42	148.55
Age of firm								
Less than 5 years	173.19	143.14	230.02	194.43	235.43	736.04	107.75	308.72
5-9 years	71.97	102.83	227.42	171.00	260.90	482.68	91.15	167.73
10-19 years	125.57	128.93	163.21	178.89	311.98	128.87	99.76	156.14
20 or more years	84.20	224.26	117.06	158.15	163.48	111.46	133.07	78.12
Unknown	131.14	936.89	320.32	241.20	172.37	126.99	191.72	132.57
Multi/single status								
2 or more locations	92.36	676.76	220.43	212.52	136.89	99.69	300.85	93.56
1 location only	97.12	71.15	67.78	100.28	198.07	565.86	48.67	162.97
Percent full-time employees								
Less than 25%	189.74	384.27	886.82	253.88	532.49	296.77	201.64	229.80
25-49 %	166.25	323.02	625.23	177.17	353.94	204.01	192.33	183.35
50-74 %	151.75	174.15	178.04	388.74	299.32	221.02	156.54	164.69
75% or more	81.93	83.45	70.85	103.41	132.98	105.16	60.90	93.29
Union presence								
No union employees	87.29	105.73	73.43	92.61	143.59	131.54	67.41	105.13
Has union employees	120.21	311.41	224.67	338.70	313.13	121.32	265.98	126.95
Unknown	191.17	487.37	586.38	319.74	479.54	278.88	392.93	227.07
Percent low wage employees **								
50% or more low wage	109.43	409.84	311.68	203.94	103.54	128.10	255.62	96.55
Less than 50% low wage	65.91	79.55	66.75	111.96	119.40	122.33	59.72	75.32
Unknown	140.40	375.33	648.13	315.05	236.28	139.68	248.87	144.60

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.D.1.c(1997) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	5,450	5,594	5,511	5,184	5,140	5,594	5,443	5,452
Industry group **								
Agric., fish., forest.	4,672	--	--	--	--	--	4,662	4,727
Mining	4,595	6,289	0	4,703	0	3,555	5,172	3,555
Construction	4,826	5,255	4,758	4,573	4,653	4,977	4,794	4,904
Manufacturing	5,284	4,485	6,091	4,651	4,818	5,494	5,158	5,297
Transp., commu., util.	5,729	5,743	7,043	5,685	5,059	5,874	6,028	5,676
Wholesale trade	5,332	4,400	5,529	4,711	5,015	5,588	5,068	5,387
Retail Trade	4,825	5,054	4,558	4,836	4,656	4,860	4,784	4,838
Fin., ins., real est.	6,120	6,400	5,633	7,600	5,988	5,867	6,779	5,879
Services	5,818	5,994	5,518	5,381	5,473	6,145	5,716	5,866
Unknown	6,403	6,403	0	0	0	0	6,403	0
Ownership								
For profit, incorporated	5,405	5,342	5,418	5,213	5,032	5,585	5,324	5,427
For profit, unincorporated	5,410	5,728	4,106	4,352	4,706	6,040	5,464	5,358
Nonprofit	5,951	6,035	6,210	5,928	6,050	5,850	6,031	5,925
Unknown	5,219	7,034	9,873	4,379	5,113	5,116	5,681	5,099
Age of firm								
Less than 5 years	5,857	5,738	5,390	4,666	5,750	7,639	5,651	6,287
5-9 years	5,143	5,068	4,850	5,493	5,244	4,867	4,981	5,379
10-19 years	5,505	5,538	5,842	5,908	4,753	5,219	5,733	5,074
20 or more years	5,422	5,764	5,488	4,946	5,005	5,660	5,327	5,452
Unknown	5,442	4,593	5,464	5,297	5,263	5,508	5,385	5,444
Multi/single status								
2 or more locations	5,476	6,458	5,192	5,535	5,149	5,568	5,958	5,455
1 location only	5,394	5,515	5,538	5,008	5,114	5,896	5,372	5,433
Percent full-time employees								
Less than 25%	4,688	4,411	5,954	4,917	5,476	3,985	4,940	4,494
25-49 %	5,093	5,697	5,556	5,365	4,152	4,958	5,616	4,886
50-74 %	5,786	5,421	5,529	4,859	5,446	6,343	5,292	6,011
75% or more	5,440	5,635	5,498	5,213	5,125	5,574	5,465	5,433
Union presence								
No union employees	5,397	5,515	5,496	5,274	5,005	5,566	5,461	5,371
Has union employees	5,621	5,451	5,759	4,806	5,636	5,720	5,032	5,689
Unknown	5,347	6,779	4,936	5,906	4,450	5,372	6,253	5,225
Percent low wage employees **								
50% or more low wage	4,435	4,419	5,788	4,717	4,414	3,890	4,829	4,207
Less than 50% low wage	5,481	5,696	5,539	5,224	5,228	5,703	5,510	5,466
Unknown	5,483	4,818	4,773	5,073	4,861	5,569	4,726	5,504

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.

-- 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.D.1.c(1997) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	67.55	225.49	177.13	185.03	213.09	80.81	170.48	64.79
Industry group **								
Agric., fish., forest.	419.76	--	--	--	--	--	435.94	1,125.52
Mining	810.07	1,795.75	0.00	1,316.81	0.00	939.82	1,164.34	939.82
Construction	241.98	362.59	718.39	616.27	864.61	1,314.63	287.25	428.80
Manufacturing	147.66	574.51	799.42	422.35	407.96	120.17	339.21	137.58
Transp., commu., util.	256.85	1,144.40	1,049.42	480.10	359.51	349.92	482.08	267.13
Wholesale trade	207.23	945.23	928.58	556.40	762.75	220.13	471.88	245.86
Retail Trade	83.79	357.31	180.28	156.80	374.80	138.61	166.42	97.26
Fin., ins., real est.	259.86	589.73	767.57	1,188.58	813.30	268.53	587.56	193.19
Services	100.82	265.86	248.49	270.79	330.59	304.70	154.83	210.00
Unknown	1,810.87	1,810.87	0.00	0.00	0.00	0.00	1,810.87	0.00
Ownership								
For profit, incorporated	65.71	183.34	204.14	241.56	167.93	88.82	174.51	64.46
For profit, unincorporated	303.41	320.20	575.63	599.11	232.11	525.90	275.27	408.68
Nonprofit	191.46	380.92	563.11	326.97	534.92	417.33	384.04	224.96
Unknown	565.18	1,519.80	2,949.61	1,026.25	1,150.37	582.37	960.14	555.73
Age of firm								
Less than 5 years	391.10	471.97	397.37	696.72	1,057.98	2,059.57	332.01	827.62
5-9 years	133.64	300.53	300.25	429.34	626.13	1,097.42	203.20	215.37
10-19 years	245.88	300.17	346.29	602.63	303.67	534.32	333.79	309.20
20 or more years	69.49	130.63	172.92	176.26	328.50	139.04	109.28	76.00
Unknown	110.55	739.16	441.51	324.50	335.84	117.29	231.16	113.96
Multi/single status								
2 or more locations	88.69	1,206.32	377.43	396.07	281.87	78.19	477.25	76.12
1 location only	120.40	230.43	183.37	144.05	294.93	1,112.48	159.10	243.54
Percent full-time employees								
Less than 25%	241.73	685.14	979.12	836.15	963.75	549.61	450.28	241.66
25-49 %	378.16	741.34	705.40	326.29	753.47	991.13	333.90	532.45
50-74 %	321.13	318.80	329.13	246.83	550.92	604.43	278.55	442.09
75% or more	96.22	270.16	181.42	219.23	240.08	78.29	185.93	92.08
Union presence								
No union employees	90.26	221.25	169.81	210.02	217.48	122.02	157.26	96.20
Has union employees	143.59	860.21	930.92	440.51	346.50	221.38	366.82	149.36
Unknown	321.19	1,187.78	843.50	1,281.59	506.91	372.00	441.22	351.52
Percent low wage employees **								
50% or more low wage	184.44	327.87	836.62	613.97	689.16	545.82	262.50	219.85
Less than 50% low wage	105.83	225.74	177.69	193.54	241.73	165.74	180.28	83.77
Unknown	142.11	398.92	412.33	947.71	334.75	160.01	220.24	149.10

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.

-- 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.D.2(1997) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	1,305	1,194	1,443	1,611	1,469	1,174	1,426	1,278
Industry group **								
Agric., fish., forest.	1,212	--	--	--	--	--	1,212	1,212
Mining	1,395*	1,277*	553*	2,044*	459*	1,129	2,506	785
Construction	1,295	731	1,599	1,400	1,411	1,244	1,156	1,509
Manufacturing	990	939	1,016	1,421	1,068	888	1,214	964
Transp., commu., util.	966	965	1,180	1,485	1,229	820	1,171	942
Wholesale trade	1,251	960	1,316	1,525	1,315	1,173	1,337	1,229
Retail Trade	1,543	1,392	1,630	1,938	1,750	1,428	1,685	1,512
Fin., ins., real est.	1,431	1,238	1,332	1,334	1,727	1,393	1,290	1,457
Services	1,599	1,431	1,680	1,765	1,836	1,465	1,575	1,606
Unknown	3,380*	3,380*	0	0	0	0	3,380*	0
Ownership								
For profit, incorporated	1,265	1,227	1,435	1,602	1,383	1,135	1,475	1,218
For profit, unincorporated	1,321	1,275	1,466	2,004	1,343	963	1,405	1,256
Nonprofit	1,547	802	1,560	1,622	1,786	1,485	1,144	1,611
Unknown	1,310	1,356*	435*	1,025*	1,644	1,192	1,032*	1,330
Age of firm								
Less than 5 years	1,414	1,393	1,528	1,444	1,385	1,250	1,451	1,354
5-9 years	1,423	1,396	1,718	1,653	1,116	1,143	1,633	1,205
10-19 years	1,345	1,262	1,472	1,671	1,504	867	1,436	1,274
20 or more years	1,340	916	1,339	1,631	1,484	1,242	1,363	1,336
Unknown	1,229	563*	919	1,502	1,511	1,157	1,133	1,232
Multi/single status								
2 or more locations	1,250	1,240	1,188	1,748	1,514	1,154	1,779	1,236
1 location only	1,433	1,192	1,468	1,558	1,386	1,654	1,387	1,488
Percent full-time employees								
Less than 25%	1,585	788*	1,603	1,657	1,467	1,814	1,311	1,674
25-49 %	1,491	1,062	1,777	1,574	1,818	1,431	1,422	1,501
50-74 %	1,394	1,455	1,494	1,635	1,700	1,196	1,503	1,366
75% or more	1,287	1,172	1,427	1,609	1,439	1,155	1,420	1,257
Union presence								
No union employees	1,439	1,282	1,500	1,678	1,581	1,308	1,507	1,418
Has union employees	931	383*	801*	1,055	1,020	925	601*	958
Unknown	1,185	956	1,726	1,590	1,350	1,133	1,459	1,167
Percent low wage employees **								
50% or more low wage	1,544	1,354	1,386	1,887	1,950	1,191	1,489	1,559
Less than 50% low wage	1,304	1,183	1,442	1,594	1,390	1,105	1,418	1,262
Unknown	1,287	1,312	1,479	1,708	1,733	1,228	1,537	1,280

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.D.2(1997) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	22.61	67.89	80.09	103.52	54.79	33.85	55.12	21.27
Industry group **								
Agric., fish., forest.	139.37	--	--	--	--	--	182.56	218.13
Mining	424.80*	423.63*	203.44*	779.81*	177.18*	308.45	668.43	220.40
Construction	56.91	113.17	178.02	228.34	237.44	306.33	140.56	118.25
Manufacturing	31.61	235.40	178.57	106.68	42.39	40.15	105.39	35.51
Transp., commu., util.	103.31	270.12	317.95	165.54	194.60	122.48	191.58	108.37
Wholesale trade	73.30	141.54	181.16	101.66	100.02	121.62	95.86	80.31
Retail Trade	45.26	152.39	111.45	105.37	106.78	61.22	75.11	54.59
Fin., ins., real est.	82.90	151.62	151.43	141.31	203.21	125.56	118.19	107.86
Services	46.64	98.15	91.90	100.95	115.61	100.35	42.87	57.72
Unknown	1,126.39*	1,126.39*	0.00	0.00	0.00	0.00	1,126.39*	0.00
Ownership								
For profit, incorporated	16.95	76.24	90.09	89.75	47.92	24.82	65.43	18.70
For profit, unincorporated	91.35	195.39	194.33	195.46	135.33	143.06	150.97	136.04
Nonprofit	113.15	214.35	186.79	191.11	162.51	200.82	124.32	130.64
Unknown	129.52	919.30*	517.60*	450.72*	195.57	131.56	321.36*	128.76
Age of firm								
Less than 5 years	102.47	138.62	131.82	109.25	142.22	370.86	89.52	150.64
5-9 years	78.75	148.94	141.25	130.49	155.26	183.84	87.07	110.83
10-19 years	43.52	81.81	132.04	143.62	131.51	121.65	62.42	101.21
20 or more years	63.93	87.11	120.06	173.63	88.40	68.52	129.10	59.81
Unknown	29.86	444.83*	141.42	94.67	119.15	29.65	127.50	32.90
Multi/single status								
2 or more locations	24.89	143.66	97.69	192.94	88.59	21.49	224.12	23.44
1 location only	48.31	72.37	89.13	77.47	68.81	298.66	44.57	60.22
Percent full-time employees								
Less than 25%	123.47	273.98*	405.18	345.73	215.35	113.04	217.22	127.65
25-49 %	78.01	206.94	277.88	264.84	298.77	99.73	182.34	87.90
50-74 %	64.38	164.47	128.70	264.07	150.84	124.21	91.68	77.14
75% or more	25.30	68.77	89.89	107.26	55.94	37.31	62.93	24.52
Union presence								
No union employees	31.76	83.11	70.62	93.89	65.67	45.05	63.25	38.77
Has union employees	49.50	175.51*	399.12*	302.02	154.77	39.50	272.70*	49.84
Unknown	79.86	189.48	372.98	220.31	183.12	88.37	135.45	82.82
Percent low wage employees **								
50% or more low wage	117.55	235.96	256.06	171.17	202.42	113.49	130.61	134.63
Less than 50% low wage	27.03	67.08	87.80	111.34	69.87	46.72	57.50	24.34
Unknown	38.74	224.96	208.49	160.03	118.81	35.77	97.97	39.78

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.D.2.a(1997) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	1,308	1,351	1,520	1,641	1,672	1,126	1,472	1,279
Industry group **								
Agric., fish., forest.	1,849	--	--	--	--	--	1,350	2,848
Mining	1,426*	0	0	173*	0	3,082*	1,107*	1,453*
Construction	1,509	1,138	1,291	1,927	1,898	1,225*	1,260	1,916
Manufacturing	1,004	1,786	1,160	1,404	1,362	831	1,315	971
Transp., commu., util.	805	661*	2,811	1,858	1,867	473	1,822	696
Wholesale trade	1,177	1,174	1,661	1,632	1,144	912	1,505	1,088
Retail Trade	1,600	1,497	1,406	2,057	1,759	1,508	1,564	1,608
Fin., ins., real est.	1,313	1,014	950*	1,528*	1,456	1,312	1,137	1,331
Services	1,602	1,504	1,791	1,734	1,987	1,426	1,600	1,602
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,267	1,380	1,517	1,633	1,642	1,078	1,501	1,223
For profit, unincorporated	1,234	1,144	1,283	2,126	1,207	881	1,189	1,260
Nonprofit	1,508	1,734	1,970	1,365	1,873	1,385	1,592	1,500
Unknown	1,504	902*	2,460*	2,325	2,138	1,265	1,651*	1,493
Age of firm								
Less than 5 years	1,427	1,233	1,789	1,381	1,460	1,273*	1,431	1,420
5-9 years	1,583	1,274	1,553	1,726	2,048	1,252	1,507	1,643
10-19 years	1,367	1,171	1,409	1,798	1,513	890	1,451	1,315
20 or more years	1,303	1,707	1,457	1,479	1,774	1,104	1,480	1,278
Unknown	1,243	1,107*	1,220	2,089	1,559	1,158	1,603	1,236
Multi/single status								
2 or more locations	1,212	1,212*	1,490	1,772	1,624	1,115	1,773	1,202
1 location only	1,563	1,355	1,522	1,591	1,734	1,442	1,445	1,685
Percent full-time employees								
Less than 25%	1,679	1,380*	1,649*	1,315*	1,511	2,111	1,599	1,714
25-49 %	1,447	482*	1,578*	1,894	2,110	1,321	1,196	1,477
50-74 %	1,326	1,245	1,348	1,321	1,948	1,103	1,290	1,333
75% or more	1,297	1,413	1,532	1,690	1,617	1,114	1,498	1,260
Union presence								
No union employees	1,466	1,385	1,558	1,672	1,848	1,261	1,495	1,458
Has union employees	938	1,691*	749	1,178	835	939	1,151	927
Unknown	1,009	333*	2,179	1,520	1,237	946	1,464	982
Percent low wage employees **								
50% or more low wage	1,821	1,572	1,361*	1,829	2,072	1,667	1,520	1,886
Less than 50% low wage	1,330	1,342	1,518	1,614	1,570	1,065	1,466	1,289
Unknown	1,240	1,397	1,563	1,981	2,103	1,162	1,538	1,232

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.D.2.a(1997) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	46.71	86.79	83.91	104.92	49.25	74.13	49.33	54.79
Industry group **								
Agric., fish., forest.	286.63	--	--	--	--	--	295.33	680.03
Mining	686.34*	0.00	0.00	558.69*	0.00	929.75*	576.14*	563.94*
Construction	158.22	186.92	191.41	309.53	447.75	368.60*	110.00	261.00
Manufacturing	41.90	236.06	282.67	228.80	221.62	41.44	140.16	51.21
Transp., commu., util.	152.08	298.15*	545.96	378.79	280.21	109.87	291.55	159.43
Wholesale trade	92.05	230.70	337.87	257.15	182.16	123.07	160.17	111.16
Retail Trade	65.46	271.65	168.26	162.80	213.39	95.94	100.78	64.49
Fin., ins., real est.	79.12	250.29	361.47*	520.50*	231.77	83.81	127.50	87.01
Services	84.38	187.15	168.00	158.52	126.24	136.03	108.86	88.85
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	45.83	120.58	96.65	92.81	79.33	59.97	54.38	54.40
For profit, unincorporated	115.06	228.35	251.24	317.23	220.96	175.09	152.87	269.50
Nonprofit	127.78	441.32	363.60	287.71	132.01	210.68	157.18	141.05
Unknown	178.05	974.64*	777.92*	564.68	360.95	197.14	747.19*	182.42
Age of firm								
Less than 5 years	92.61	125.49	227.39	272.36	195.62	470.74*	79.36	205.52
5-9 years	130.68	218.79	312.92	216.84	170.62	270.27	182.21	189.55
10-19 years	98.80	199.45	246.75	132.68	149.11	96.15	139.62	106.28
20 or more years	70.36	194.29	182.39	176.73	123.73	110.35	109.12	85.74
Unknown	68.24	455.24*	346.94	161.36	162.50	69.72	206.97	71.76
Multi/single status								
2 or more locations	57.87	393.35*	271.42	171.09	118.52	63.16	99.44	58.30
1 location only	71.31	81.44	89.50	108.36	123.50	302.22	51.67	114.88
Percent full-time employees								
Less than 25%	226.96	567.93*	495.10*	424.52*	348.05	283.24	408.51	224.19
25-49 %	147.21	268.60*	601.03*	321.82	297.18	176.19	257.38	166.71
50-74 %	53.94	269.28	247.00	265.55	140.10	130.52	137.94	62.35
75% or more	51.57	97.52	101.62	112.01	69.20	80.01	63.88	60.67
Union presence								
No union employees	55.51	85.88	100.61	125.16	98.17	95.81	53.53	68.07
Has union employees	84.17	508.82*	190.49	323.63	213.08	91.02	275.73	87.48
Unknown	74.51	369.42*	527.43	370.99	237.98	84.35	218.76	77.42
Percent low wage employees **								
50% or more low wage	130.99	422.88	433.73*	432.14	153.45	94.47	259.62	120.38
Less than 50% low wage	36.05	88.49	85.68	100.26	66.15	59.34	54.19	50.31
Unknown	84.86	399.39	456.69	342.76	204.46	93.49	245.19	85.97

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.D.2.b(1997) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	1,340	1,089	1,524	1,669	1,503	1,199	1,481	1,308
Industry group **								
Agric., fish., forest.	960	--	--	--	--	--	819*	1,052
Mining	1,504*	0	606*	3,406	459*	530*	3,118	450*
Construction	1,373	459*	2,061	1,406	1,457	1,334	1,289	1,484
Manufacturing	1,064	756*	1,253	1,437	1,097	970	1,329	1,030
Transp., commu., util.	1,102	1,597*	927*	1,497	1,256	1,013	994	1,114
Wholesale trade	1,301	839	1,277	1,522	1,513	1,206	1,319	1,296
Retail Trade	1,508	1,408	1,706	1,803	1,813	1,374	1,728	1,464
Fin., ins., real est.	1,504	1,540	1,497	1,323	1,684	1,480	1,458	1,514
Services	1,573	1,263	1,684	1,891	1,877	1,367	1,575	1,572
Unknown	2,315*	2,315*	0	0	0	0	2,315*	0
Ownership								
For profit, incorporated	1,309	1,218	1,516	1,628	1,374	1,186	1,557	1,253
For profit, unincorporated	1,342	1,041	1,642	1,942	1,458	1,060	1,380	1,311
Nonprofit	1,520	542*	1,490	1,859	1,868	1,336	1,015	1,608
Unknown	1,379	1,208*	678*	1,754	1,792	1,195	1,335*	1,380
Age of firm								
Less than 5 years	1,364	1,281	1,523	1,516	1,351	1,011*	1,426	1,266
5-9 years	1,359	1,239	1,915	1,608	921*	948	1,671	1,002
10-19 years	1,380	1,448	1,687	1,624	1,587	828	1,572	1,242
20 or more years	1,388	627	1,379	1,810	1,460	1,293	1,430	1,379
Unknown	1,278	322*	787	1,326	1,639	1,192	1,002	1,285
Multi/single status								
2 or more locations	1,322	1,574	1,095	1,953	1,632	1,195	2,089	1,301
1 location only	1,381	1,075	1,572	1,568	1,252	1,315	1,414	1,340
Percent full-time employees								
Less than 25%	1,477	607*	1,360*	1,257	1,406	1,703	1,093	1,551
25-49 %	1,521	1,216	1,692	1,542	1,587	1,514	1,467	1,529
50-74 %	1,403	1,563	1,617	2,114	1,695	1,110	1,675	1,334
75% or more	1,327	1,030	1,512	1,648	1,487	1,185	1,467	1,294
Union presence								
No union employees	1,449	1,229	1,569	1,719	1,550	1,307	1,578	1,408
Has union employees	983	82*	1,083*	1,290*	1,280	925	543*	1,020
Unknown	1,379	933*	1,527*	1,624	1,519	1,346	1,478	1,373
Percent low wage employees **								
50% or more low wage	1,479	1,523	1,285	2,015	2,143	990	1,500	1,474
Less than 50% low wage	1,329	1,066	1,542	1,668	1,407	1,104	1,478	1,274
Unknown	1,350	1,295	1,417	1,506	1,799	1,286	1,533	1,344

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.D.2.b(1997) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	39.50	75.52	94.67	126.93	69.66	47.38	78.19	40.58
Industry group **								
Agric., fish., forest.	149.25	--	--	--	--	--	353.40 *	204.96
Mining	487.04 *	0.00	212.63 *	1,006.77	177.18 *	175.58 *	887.65	168.90 *
Construction	77.62	179.90 *	229.37	216.10	324.98	324.58	203.34	135.60
Manufacturing	45.73	318.68 *	200.56	115.17	74.15	67.97	155.82	48.71
Transp., commu., util.	189.82	580.67 *	467.35 *	363.83	194.26	245.82	267.07	198.65
Wholesale trade	94.13	126.64	164.19	120.71	143.40	161.11	103.16	102.06
Retail Trade	55.34	188.10	131.84	141.59	140.97	71.08	84.70	66.52
Fin., ins., real est.	88.11	259.83	172.87	141.32	144.23	229.21	159.81	176.89
Services	62.48	137.46	130.51	146.86	166.41	80.72	59.16	77.06
Unknown	1,063.59 *	1,063.59 *	0.00	0.00	0.00	0.00	1,063.59 *	0.00
Ownership								
For profit, incorporated	33.44	83.09	103.75	114.10	44.39	56.25	78.83	40.04
For profit, unincorporated	126.36	198.58	174.06	244.06	232.47	184.56	186.71	118.21
Nonprofit	155.33	254.45 *	263.86	306.42	203.23	169.41	128.83	164.40
Unknown	134.15	995.20 *	516.21 *	394.50	170.06	159.42	415.32 *	133.54
Age of firm								
Less than 5 years	108.90	137.10	177.36	128.10	236.54	580.89 *	77.50	171.04
5-9 years	97.44	189.23	188.44	176.30	321.18 *	172.57	125.64	107.81
10-19 years	82.89	129.07	132.99	199.97	216.70	147.39	105.08	136.28
20 or more years	98.46	133.75	155.65	215.67	142.86	98.47	175.16	96.45
Unknown	41.20	494.07 *	221.10	120.63	108.73	35.84	212.90	43.62
Multi/single status								
2 or more locations	52.90	409.82	209.43	266.11	92.71	49.31	273.40	49.86
1 location only	50.28	79.63	108.68	73.23	77.69	283.16	64.98	67.49
Percent full-time employees								
Less than 25%	152.83	262.67 *	430.76 *	219.21	247.33	197.14	309.60	140.29
25-49 %	97.25	280.02	331.14	236.36	359.10	82.78	158.99	104.29
50-74 %	78.02	141.43	249.63	457.23	244.15	157.00	183.12	110.69
75% or more	41.20	68.90	110.50	134.89	74.73	49.79	87.18	41.33
Union presence								
No union employees	33.62	72.60	80.43	98.65	71.70	43.51	82.49	33.87
Has union employees	104.59	157.95 *	586.88 *	405.53 *	227.67	69.46	390.83 *	113.33
Unknown	187.99	387.27 *	485.07 *	333.32	211.87	219.22	178.48	192.31
Percent low wage employees **								
50% or more low wage	181.02	295.75	316.94	235.09	267.51	162.99	186.79	215.78
Less than 50% low wage	47.97	69.43	107.75	140.62	80.93	69.01	81.12	42.48
Unknown	83.66	367.15	275.30	161.38	97.56	90.80	207.66	85.36

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.D.2.c(1997) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	1,167	1,283	1,063	1,261	1,023	1,202	1,197	1,158
Industry group **								
Agric., fish., forest.	1,814	--	--	--	--	--	1,873	1,506
Mining	695*	--	--	--	--	--	637*	799
Construction	725	--	--	--	--	--	651	908
Manufacturing	749	--	--	--	--	--	634*	761
Transp., commu., util.	727	--	--	--	--	--	901*	696
Wholesale trade	1,181	--	--	--	--	--	1,084*	1,201
Retail Trade	1,558	--	--	--	--	--	1,773	1,494
Fin., ins., real est.	1,443	--	--	--	--	--	987	1,611
Services	1,699	--	--	--	--	--	1,542	1,771
Unknown	5,536*	--	--	--	--	--	5,536*	0
Ownership								
For profit, incorporated	1,095	--	--	--	--	--	1,163	1,077
For profit, unincorporated	1,412	--	--	--	--	--	1,791	1,043
Nonprofit	1,764	--	--	--	--	--	1,067	1,982
Unknown	864	--	--	--	--	--	689*	909
Age of firm								
Less than 5 years	1,560	--	--	--	--	--	1,561	1,559*
5-9 years	1,282	--	--	--	--	--	1,726	632*
10-19 years	1,113	--	--	--	--	--	974	1,375
20 or more years	1,249	--	--	--	--	--	1,060	1,309
Unknown	1,032	--	--	--	--	--	894	1,036
Multi/single status								
2 or more locations	1,064	--	--	--	--	--	1,031	1,065
1 location only	1,387	--	--	--	--	--	1,220	1,668
Percent full-time employees								
Less than 25%	1,810	--	--	--	--	--	1,220*	2,265
25-49 %	1,479	--	--	--	--	--	1,596	1,432
50-74 %	1,539	--	--	--	--	--	1,364	1,619
75% or more	1,122	--	--	--	--	--	1,163	1,111
Union presence								
No union employees	1,347	--	--	--	--	--	1,304	1,364
Has union employees	756	--	--	--	--	--	330*	805
Unknown	963	--	--	--	--	--	1,417	902
Percent low wage employees **								
50% or more low wage	1,325	--	--	--	--	--	1,441	1,257
Less than 50% low wage	1,155	--	--	--	--	--	1,167	1,150
Unknown	1,173	--	--	--	--	--	1,547	1,162

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.D.2.c(1997) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance 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	62.32	191.20	125.74	145.53	159.92	83.05	109.17	62.13
Industry group **								
Agric., fish., forest.	288.43	--	--	--	--	--	388.56	395.05
Mining	259.82 *	--	--	--	--	--	334.77 *	211.26
Construction	167.84	--	--	--	--	--	154.81	208.17
Manufacturing	60.59	--	--	--	--	--	203.62 *	65.99
Transp., commu., util.	99.25	--	--	--	--	--	333.17 *	99.33
Wholesale trade	149.06	--	--	--	--	--	346.06 *	188.76
Retail Trade	72.99	--	--	--	--	--	194.01	73.38
Fin., ins., real est.	176.12	--	--	--	--	--	136.66	194.07
Services	123.83	--	--	--	--	--	105.72	156.67
Unknown	1,668.76 *	--	--	--	--	--	1,668.76 *	0.00
Ownership								
For profit, incorporated	72.83	--	--	--	--	--	121.58	78.51
For profit, unincorporated	134.90	--	--	--	--	--	187.84	195.29
Nonprofit	227.84	--	--	--	--	--	192.67	274.35
Unknown	151.69	--	--	--	--	--	623.53 *	133.01
Age of firm								
Less than 5 years	251.75	--	--	--	--	--	222.64	500.09 *
5-9 years	263.57	--	--	--	--	--	243.85	429.03 *
10-19 years	133.88	--	--	--	--	--	136.53	254.73
20 or more years	116.31	--	--	--	--	--	98.60	136.42
Unknown	97.26	--	--	--	--	--	204.04	102.03
Multi/single status								
2 or more locations	67.96	--	--	--	--	--	171.66	70.28
1 location only	109.62	--	--	--	--	--	121.50	151.68
Percent full-time employees								
Less than 25%	381.42	--	--	--	--	--	372.74 *	347.87
25-49 %	173.95	--	--	--	--	--	371.82	225.49
50-74 %	181.30	--	--	--	--	--	234.09	218.86
75% or more	72.23	--	--	--	--	--	132.92	66.12
Union presence								
No union employees	60.85	--	--	--	--	--	112.01	75.06
Has union employees	75.15	--	--	--	--	--	266.92 *	99.33
Unknown	127.86	--	--	--	--	--	420.64	143.59
Percent low wage employees **								
50% or more low wage	145.08	--	--	--	--	--	170.88	215.09
Less than 50% low wage	73.37	--	--	--	--	--	113.70	64.86
Unknown	85.39	--	--	--	--	--	260.92	83.73

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.D.3(1997) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	24.5%	23.4%	27.4%	31.5%	28.7%	21.4%	27.5%	23.8%
Industry group **								
Agric., fish., forest.	27.8%	--	--	--	--	--	25.6%	30.5%
Mining	20.6%	19.0% *	10.9% *	30.5% *	7.6% *	15.5%	38.2%	11.4% *
Construction	27.3%	15.8%	32.4%	29.5%	31.9%	23.9%	24.3%	32.1%
Manufacturing	19.1%	19.9%	19.9%	29.1%	21.7%	16.5%	24.3%	18.5%
Transp., commu., util.	17.2%	17.4% *	21.9%	30.2%	24.6%	14.0%	22.5%	16.7%
Wholesale trade	23.8%	18.1%	25.1%	30.2%	26.7%	21.4%	25.5%	23.3%
Retail Trade	30.8%	28.1%	29.6%	40.1%	36.1%	28.5%	32.9%	30.4%
Fin., ins., real est.	25.3%	22.3%	23.9%	22.2%	30.2%	24.9%	22.4%	25.9%
Services	29.2%	27.6%	31.5%	33.3%	33.9%	26.0%	30.2%	28.9%
Unknown	57.4% *	57.4% *	0.0%	0.0%	0.0%	0.0%	57.4% *	0.0%
Ownership								
For profit, incorporated	23.9%	23.8%	28.1%	31.5%	27.4%	20.8%	28.7%	22.9%
For profit, unincorporated	25.1%	25.3%	24.9%	42.8%	26.2%	17.4%	26.7%	23.9%
Nonprofit	27.4%	16.8%	26.7%	29.1%	32.2%	25.7%	21.7%	28.3%
Unknown	24.9%	23.9% *	5.9% *	20.8% *	34.0%	21.9%	18.8% *	25.4%
Age of firm								
Less than 5 years	27.0%	27.4%	27.9%	30.4%	27.6%	19.4% *	28.3%	25.0%
5-9 years	28.4%	27.1%	34.7%	34.3%	22.6%	21.1%	32.9%	23.8%
10-19 years	25.5%	24.9%	28.1%	32.6%	29.9%	15.1%	27.6%	24.0%
20 or more years	25.0%	17.8%	25.4%	31.0%	29.0%	22.5%	26.0%	24.8%
Unknown	22.9%	12.0% *	16.6%	29.5%	29.1%	21.3%	21.4%	22.9%
Multi/single status								
2 or more locations	23.1%	21.9%	21.7%	32.1%	29.3%	21.1%	31.2%	22.9%
1 location only	27.9%	23.5%	28.0%	31.2%	27.5%	28.2%	27.1%	28.9%
Percent full-time employees								
Less than 25%	32.8%	15.1% *	30.7%	34.1%	31.1%	38.6%	25.4%	35.5%
25-49 %	28.5%	22.9%	35.5%	31.7%	31.3%	27.5%	29.2%	28.4%
50-74 %	25.8%	27.8%	28.0%	32.5%	30.7%	21.7%	29.1%	25.0%
75% or more	24.1%	23.0%	27.1%	31.3%	28.4%	21.0%	27.4%	23.4%
Union presence								
No union employees	27.3%	24.9%	28.6%	33.0%	31.1%	24.1%	29.0%	26.8%
Has union employees	16.9%	8.8% *	14.9% *	19.5%	19.3%	16.4%	12.1% *	17.2%
Unknown	22.0%	17.1%	33.1%	31.3%	26.3%	20.8%	28.0%	21.6%
Percent low wage employees **								
50% or more low wage	33.3%	26.3%	29.1%	38.8%	43.0%	26.4%	29.9%	34.3%
Less than 50% low wage	24.7%	23.2%	27.4%	31.1%	27.3%	20.0%	27.3%	23.7%
Unknown	23.5%	26.8%	27.2%	33.2%	32.2%	22.3%	30.0%	23.3%

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.D.3(1997) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	0.49%	1.36%	1.65%	1.59%	0.90%	0.71%	1.16%	0.47%
Industry group **								
Agric., fish., forest.	2.97%	--	--	--	--	--	4.53%	4.23%
Mining	5.71%	6.54% *	4.26% *	13.02% *	3.02% *	4.41%	9.31%	3.72% *
Construction	1.52%	2.18%	3.42%	4.62%	5.16%	4.09%	2.85%	2.18%
Manufacturing	0.59%	5.19%	3.53%	2.26%	0.81%	0.74%	2.15%	0.65%
Transp., commu., util.	2.00%	5.39% *	6.23%	4.13%	4.99%	2.12%	4.24%	2.13%
Wholesale trade	1.70%	2.87%	3.30%	1.91%	2.88%	2.51%	1.91%	1.98%
Retail Trade	1.17%	2.71%	2.63%	1.70%	1.73%	1.35%	1.88%	1.27%
Fin., ins., real est.	1.36%	3.15%	2.90%	3.44%	4.08%	1.99%	2.40%	1.86%
Services	0.96%	1.55%	1.73%	1.34%	2.07%	1.89%	0.69%	1.12%
Unknown	17.25% *	17.25% *	0.00%	0.00%	0.00%	0.00%	17.25% *	0.00%
Ownership								
For profit, incorporated	0.37%	1.55%	1.85%	1.44%	0.82%	0.53%	1.35%	0.37%
For profit, unincorporated	2.08%	3.75%	3.64%	3.96%	2.40%	3.21%	3.07%	2.57%
Nonprofit	2.13%	3.75%	3.40%	2.57%	2.41%	3.73%	2.23%	2.45%
Unknown	2.86%	10.23% *	6.44% *	8.87% *	4.45%	3.33%	6.09% *	2.87%
Age of firm								
Less than 5 years	2.04%	2.18%	3.04%	1.99%	3.22%	6.73% *	1.53%	3.03%
5-9 years	1.66%	2.87%	2.59%	2.13%	4.10%	3.69%	1.64%	2.86%
10-19 years	0.91%	1.81%	2.71%	2.44%	3.12%	2.38%	1.46%	2.11%
20 or more years	1.13%	1.53%	2.14%	2.52%	1.53%	1.35%	2.05%	1.12%
Unknown	0.67%	8.57% *	2.89%	1.96%	2.55%	0.65%	2.36%	0.73%
Multi/single status								
2 or more locations	0.52%	3.49%	2.03%	2.93%	1.74%	0.49%	2.56%	0.51%
1 location only	1.14%	1.44%	1.85%	1.37%	1.66%	5.48%	1.05%	1.36%
Percent full-time employees								
Less than 25%	2.81%	5.90% *	7.83%	7.46%	4.34%	3.97%	4.57%	2.67%
25-49 %	1.74%	3.88%	5.60%	4.92%	4.17%	2.19%	3.42%	2.02%
50-74 %	1.17%	3.33%	2.47%	4.02%	2.64%	2.34%	1.65%	1.34%
75% or more	0.53%	1.39%	1.88%	1.68%	1.04%	0.75%	1.32%	0.51%
Union presence								
No union employees	0.69%	1.54%	1.54%	1.52%	1.34%	0.95%	1.25%	0.83%
Has union employees	0.96%	3.83% *	7.24% *	4.20%	2.53%	0.84%	4.88% *	0.94%
Unknown	1.28%	3.81%	6.86%	6.49%	2.58%	1.51%	3.07%	1.32%
Percent low wage employees **								
50% or more low wage	2.52%	4.08%	5.12%	3.69%	4.08%	2.49%	2.24%	2.90%
Less than 50% low wage	0.53%	1.31%	1.85%	1.67%	1.14%	0.96%	1.20%	0.51%
Unknown	0.88%	4.87%	5.01%	3.33%	2.87%	0.78%	1.52%	0.91%

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.D.3.a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	25.4%	27.4%	28.9%	33.7%	33.4%	21.4%	29.2%	24.7%
Industry group **								
Agric., fish., forest.	37.5%	--	--	--	--	--	27.4%	57.7%
Mining	20.1%*	0.0%	0.0%	2.6%*	0.0%	40.2%	16.8%*	20.3%*
Construction	32.9%	23.3%	27.3%	42.7%	44.9%	29.2%	26.7%	43.9%
Manufacturing	19.6%	34.9%	24.5%	29.5%	29.1%	15.7%	26.6%	18.9%
Transp., commu., util.	15.2%	14.0%*	65.3%	43.7%	38.4%	8.5%	37.7%	13.0%
Wholesale trade	23.4%	23.7%	32.9%	30.5%	22.4%	18.8%	28.9%	21.9%
Retail Trade	32.5%	34.0%	20.5%	43.9%	36.0%	31.6%	28.4%	33.5%
Fin., ins., real est.	24.8%	21.0%	18.7%*	29.1%	29.2%	24.4%	23.2%	25.0%
Services	30.6%	29.6%	35.2%	36.0%	37.5%	26.8%	32.1%	30.4%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	24.7%	27.4%	30.8%	33.7%	33.1%	20.5%	30.4%	23.6%
For profit, unincorporated	24.0%	25.0%	17.3%*	45.7%	24.6%	17.9%	21.4%	25.7%
Nonprofit	28.1%	33.8%	37.6%	27.8%	34.8%	25.5%	30.8%	27.9%
Unknown	31.4%	23.2%*	34.2%*	38.9%	46.8%	26.3%	30.5%*	31.4%
Age of firm								
Less than 5 years	28.1%	26.0%	27.5%	30.2%	30.4%	24.3%*	27.6%	28.9%
5-9 years	32.3%	24.7%	35.0%	36.2%	45.0%	22.3%	31.5%	32.8%
10-19 years	28.2%	25.2%	27.5%	40.1%	33.9%	16.4%	30.2%	27.1%
20 or more years	24.6%	32.8%	28.7%	29.0%	33.8%	20.5%	28.9%	24.0%
Unknown	24.2%	19.7%*	22.3%	39.9%	31.0%	22.5%	27.7%	24.2%
Multi/single status								
2 or more locations	23.2%	21.7%*	28.3%	33.9%	32.1%	21.2%	32.1%	23.0%
1 location only	31.6%	27.6%	29.0%	33.7%	35.1%	27.4%	28.9%	34.3%
Percent full-time employees								
Less than 25%	35.4%	28.8%*	40.8%	29.0%*	29.3%	44.3%	36.4%	35.0%
25-49 %	27.2%	11.6%*	32.1%*	39.9%	33.3%	25.4%	26.9%	27.3%
50-74 %	26.0%	24.1%	26.5%	27.9%	35.1%	21.9%	26.3%	26.0%
75% or more	25.2%	28.6%	28.9%	34.6%	33.2%	21.1%	29.5%	24.4%
Union presence								
No union employees	28.7%	28.1%	29.7%	34.4%	37.2%	24.2%	29.8%	28.5%
Has union employees	17.6%	37.3%*	15.2%	22.7%	16.2%	17.4%	22.6%	17.3%
Unknown	19.6%	6.5%*	36.1%	33.0%*	23.9%	18.3%	28.0%	19.0%
Percent low wage employees **								
50% or more low wage	38.1%	29.9%	27.4%*	37.5%	45.8%	34.3%	30.3%	39.9%
Less than 50% low wage	25.9%	27.3%	29.0%	33.2%	31.2%	20.0%	29.2%	24.9%
Unknown	23.8%	28.0%	28.7%*	39.7%	41.4%	22.3%	29.2%	23.7%

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.D.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	0.80%	2.04%	1.66%	1.96%	1.09%	1.26%	1.16%	0.94%
Industry group **								
Agric., fish., forest.	7.06%	--	--	--	--	--	8.20%	14.02%
Mining	8.85%*	0.00%	0.00%	8.34%*	0.00%	11.51%	8.64%*	6.45%*
Construction	3.60%	3.91%	4.55%	7.22%	10.04%	8.52%	2.39%	6.13%
Manufacturing	1.03%	5.01%	5.20%	4.31%	4.86%	0.90%	2.53%	1.24%
Transp., commu., util.	3.63%	6.53%*	12.69%	9.07%	6.04%	1.86%	5.69%	3.74%
Wholesale trade	1.58%	4.92%	7.43%	5.39%	4.73%	2.80%	3.02%	2.29%
Retail Trade	1.31%	5.31%	3.85%	4.23%	4.17%	2.20%	3.28%	1.58%
Fin., ins., real est.	1.63%	6.28%	6.57%*	7.90%	5.63%	1.61%	3.54%	1.74%
Services	1.44%	3.99%	2.93%	2.69%	3.06%	2.46%	1.81%	1.57%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.83%	3.15%	1.97%	1.86%	1.56%	1.05%	1.27%	1.03%
For profit, unincorporated	2.69%	5.33%	7.50%*	5.40%	5.64%	3.21%	3.89%	4.27%
Nonprofit	2.34%	8.64%	5.74%	5.79%	2.75%	3.86%	3.60%	2.60%
Unknown	4.41%	10.80%*	10.80%*	9.44%	9.55%	3.87%	9.83%*	4.60%
Age of firm								
Less than 5 years	2.43%	2.56%	7.62%	5.77%	5.08%	7.38%*	2.11%	4.57%
5-9 years	2.57%	3.60%	6.43%	4.89%	5.59%	5.25%	3.03%	5.37%
10-19 years	2.33%	4.19%	4.75%	3.52%	3.01%	1.98%	2.89%	2.79%
20 or more years	1.33%	3.72%	3.48%	3.44%	2.12%	2.03%	2.37%	1.62%
Unknown	1.09%	8.61%*	6.34%	3.60%	3.89%	1.05%	3.83%	1.15%
Multi/single status								
2 or more locations	0.98%	7.12%*	3.91%	4.01%	2.68%	1.05%	1.98%	0.98%
1 location only	1.30%	1.94%	1.86%	1.74%	1.95%	5.73%	1.24%	2.18%
Percent full-time employees								
Less than 25%	4.70%	10.82%*	11.19%	11.35%*	6.03%	5.78%	8.60%	4.45%
25-49 %	3.46%	5.51%*	12.54%*	6.80%	6.49%	3.61%	4.43%	3.81%
50-74 %	0.97%	5.23%	5.05%	5.14%	3.09%	2.76%	2.86%	1.10%
75% or more	0.89%	2.26%	2.26%	2.25%	1.36%	1.34%	1.46%	1.04%
Union presence								
No union employees	1.00%	2.01%	2.33%	2.36%	2.37%	1.57%	1.38%	1.17%
Has union employees	1.71%	11.32%*	3.97%	4.72%	3.65%	1.82%	5.37%	1.77%
Unknown	1.55%	7.38%*	10.07%	11.27%*	4.13%	1.74%	5.05%	1.64%
Percent low wage employees **								
50% or more low wage	2.80%	7.20%	9.03%*	8.00%	3.57%	1.49%	4.89%	2.91%
Less than 50% low wage	0.78%	2.03%	1.87%	2.00%	1.19%	1.22%	1.37%	1.07%
Unknown	1.36%	8.11%	9.10%*	6.37%	3.84%	1.55%	4.41%	1.38%

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.D.3.b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	24.8%	21.9%	29.3%	31.9%	29.1%	21.3%	28.7%	24.0%
Industry group **								
Agric., fish., forest.	22.9%	--	--	--	--	--	17.3% *	27.4%
Mining	21.4% *	0.0%	12.2% *	47.5% *	7.6% *	6.9% *	44.8%	6.4% *
Construction	28.7%	10.6% *	40.7%	28.9%	33.1%	22.0%	27.1%	31.0%
Manufacturing	20.4%	16.2% *	25.6%	28.9%	21.7%	18.1%	26.8%	19.6%
Transp., commu., util.	19.3%	26.3% *	17.5% *	30.7%	25.0%	16.9%	19.8% *	19.3%
Wholesale trade	24.3%	14.7%	24.4%	30.9%	31.3%	21.2%	24.8%	24.1%
Retail Trade	29.6%	26.7%	34.3%	36.7%	37.4%	26.5%	34.6%	28.6%
Fin., ins., real est.	26.0%	28.5%	26.0%	22.5%	28.3%	25.7%	25.5%	26.1%
Services	28.3%	25.8%	31.2%	34.0%	34.4%	23.6%	30.6%	27.7%
Unknown	41.1% *	41.1% *	0.0%	0.0%	0.0%	0.0%	41.1% *	0.0%
Ownership								
For profit, incorporated	24.5%	23.7%	29.7%	31.4%	27.0%	21.4%	30.0%	23.2%
For profit, unincorporated	25.5%	21.2%	30.6%	40.9%	27.0%	18.5% *	27.2%	24.1%
Nonprofit	26.5%	12.2% *	25.2%	31.8%	33.9%	22.0%	20.3%	27.4%
Unknown	25.2%	30.4% *	11.8% *	33.3%	37.2%	20.7%	27.0% *	25.2%
Age of firm								
Less than 5 years	26.6%	25.8%	30.8%	31.0%	27.0%	15.9% *	29.0%	23.2%
5-9 years	26.9%	24.0%	36.0%	34.0%	18.3% *	18.1%	33.0%	19.9%
10-19 years	25.4%	28.5%	33.4%	30.4%	29.3%	14.0%	30.1%	22.3%
20 or more years	25.8%	12.9%	26.0%	33.4%	28.7%	23.2%	27.1%	25.6%
Unknown	23.2%	7.1% *	14.1% *	26.8%	31.2%	21.3%	19.9%	23.3%
Multi/single status								
2 or more locations	24.0%	33.5%	19.5%	35.3%	31.3%	21.3%	36.9%	23.6%
1 location only	26.8%	21.5%	30.5%	30.6%	24.6%	21.1%	27.7%	25.7%
Percent full-time employees								
Less than 25%	30.1%	10.2% *	21.2% *	24.8%	31.9%	35.4%	18.0%	33.1%
25-49 %	29.3%	27.7%	34.4%	31.5%	28.5%	29.0%	30.7%	29.1%
50-74 %	25.3%	30.2%	30.1%	38.9%	30.6%	19.7%	31.9%	23.8%
75% or more	24.6%	20.8%	29.2%	31.5%	28.9%	21.0%	28.5%	23.7%
Union presence								
No union employees	27.2%	24.1%	30.3%	33.2%	30.0%	23.6%	30.4%	26.2%
Has union employees	17.6%	2.0% *	19.9% *	22.6%	24.8%	16.1%	11.0% *	18.1%
Unknown	24.7%	20.3% *	33.2%	30.1%	28.8%	23.6%	31.8%	24.4%
Percent low wage employees **								
50% or more low wage	31.9%	27.3%	28.8%	40.9%	46.9%	22.0%	29.8%	32.4%
Less than 50% low wage	25.0%	21.5%	29.7%	31.8%	27.6%	19.6%	28.6%	23.7%
Unknown	23.9%	26.6%	25.5%	28.7%	32.1%	22.7%	29.8%	23.8%

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.D.3.b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	0.68%	1.47%	1.98%	1.96%	0.83%	0.91%	1.48%	0.70%
Industry group **								
Agric., fish., forest.	2.52%	--	--	--	--	--	6.26% *	4.81%
Mining	6.52% *	0.00%	4.45% *	14.58% *	3.02% *	2.74% *	12.01%	2.94% *
Construction	1.92%	3.66% *	4.48%	3.78%	5.98%	4.78%	4.12%	2.44%
Manufacturing	0.93%	6.77% *	4.01%	2.59%	1.68%	1.32%	2.99%	0.98%
Transp., commu., util.	3.18%	10.00% *	6.82% *	6.67%	4.83%	4.04%	6.89% *	3.32%
Wholesale trade	2.01%	2.99%	3.29%	2.61%	3.90%	2.96%	2.07%	2.28%
Retail Trade	1.50%	3.07%	3.37%	2.11%	2.52%	1.97%	1.70%	1.68%
Fin., ins., real est.	1.20%	5.97%	3.22%	2.60%	2.55%	3.27%	3.55%	2.58%
Services	0.94%	2.48%	2.82%	2.24%	2.31%	1.76%	1.04%	1.24%
Unknown	13.75% *	13.75% *	0.00%	0.00%	0.00%	0.00%	13.75% *	0.00%
Ownership								
For profit, incorporated	0.62%	1.45%	2.25%	1.87%	0.62%	0.99%	1.54%	0.73%
For profit, unincorporated	2.66%	4.16%	3.29%	5.50%	4.03%	5.75% *	3.49%	2.66%
Nonprofit	2.35%	4.40% *	4.50%	4.22%	3.13%	3.13%	2.44%	2.53%
Unknown	3.13%	12.68% *	6.58% *	7.77%	3.55%	4.84%	9.32% *	3.09%
Age of firm								
Less than 5 years	2.37%	2.43%	3.81%	2.54%	4.35%	11.59% *	1.37%	3.73%
5-9 years	2.02%	4.09%	3.47%	3.19%	7.04% *	3.54%	2.52%	2.38%
10-19 years	1.55%	2.41%	3.19%	3.81%	4.08%	2.74%	2.19%	2.45%
20 or more years	1.56%	2.34%	2.88%	3.03%	2.27%	1.73%	2.75%	1.59%
Unknown	0.87%	10.22% *	4.41% *	3.04%	2.01%	0.90%	3.82%	0.96%
Multi/single status								
2 or more locations	0.87%	8.36%	3.41%	3.51%	1.44%	0.89%	2.85%	0.82%
1 location only	1.14%	1.57%	2.32%	1.49%	1.61%	5.05%	1.44%	1.31%
Percent full-time employees								
Less than 25%	3.25%	4.22% *	6.76% *	4.42%	5.04%	5.50%	5.05%	3.47%
25-49 %	2.03%	6.01%	7.09%	4.31%	6.20%	1.87%	3.49%	2.21%
50-74 %	1.59%	2.89%	4.48%	6.50%	4.38%	3.81%	2.62%	2.17%
75% or more	0.71%	1.37%	2.29%	2.09%	1.08%	0.94%	1.67%	0.72%
Union presence								
No union employees	0.69%	1.25%	1.71%	1.59%	1.16%	1.16%	1.47%	0.88%
Has union employees	1.94%	3.31% *	10.14% *	5.14%	3.60%	1.44%	7.15% *	2.11%
Unknown	2.90%	7.60% *	9.44%	7.85%	4.00%	3.51%	4.18%	2.97%
Percent low wage employees **								
50% or more low wage	3.80%	5.09%	5.64%	4.21%	5.44%	3.40%	3.20%	4.50%
Less than 50% low wage	0.94%	1.39%	2.22%	2.10%	1.03%	1.37%	1.55%	0.84%
Unknown	1.57%	6.43%	4.74%	4.02%	2.88%	1.51%	3.47%	1.58%

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.D.3.c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	21.4%	22.9%	19.3%	24.3%	19.9%	21.5%	22.0%	21.2%
Industry group **								
Agric., fish., forest.	38.8%	--	--	--	--	--	40.2%	31.9%
Mining	15.1%*	--	--	--	--	--	12.3%*	22.5%*
Construction	15.0%	--	--	--	--	--	13.6%	18.5%
Manufacturing	14.2%	--	--	--	--	--	12.3%*	14.4%
Transp., commu., util.	12.7%	--	--	--	--	--	15.0%*	12.3%
Wholesale trade	22.1%	--	--	--	--	--	21.4%	22.3%
Retail Trade	32.3%	--	--	--	--	--	37.1%	30.9%
Fin., ins., real est.	23.6%	--	--	--	--	--	14.6%	27.4%
Services	29.2%	--	--	--	--	--	27.0%	30.2%
Unknown	86.5%	--	--	--	--	--	86.5%	0.0%
Ownership								
For profit, incorporated	20.3%	--	--	--	--	--	21.8%	19.8%
For profit, unincorporated	26.1%	--	--	--	--	--	32.8%	19.5%
Nonprofit	29.6%	--	--	--	--	--	17.7%	33.5%
Unknown	16.6%	--	--	--	--	--	12.1%*	17.8%
Age of firm								
Less than 5 years	26.6%	--	--	--	--	--	27.6%	24.8%*
5-9 years	24.9%	--	--	--	--	--	34.6%	11.7%*
10-19 years	20.2%	--	--	--	--	--	17.0%	27.1%
20 or more years	23.0%	--	--	--	--	--	19.9%	24.0%
Unknown	19.0%	--	--	--	--	--	16.6%	19.0%
Multi/single status								
2 or more locations	19.4%	--	--	--	--	--	17.3%	19.5%
1 location only	25.7%	--	--	--	--	--	22.7%	30.7%
Percent full-time employees								
Less than 25%	38.6%	--	--	--	--	--	24.7%*	50.4%
25-49 %	29.0%	--	--	--	--	--	28.4%	29.3%
50-74 %	26.6%	--	--	--	--	--	25.8%	26.9%
75% or more	20.6%	--	--	--	--	--	21.3%	20.4%
Union presence								
No union employees	25.0%	--	--	--	--	--	23.9%	25.4%
Has union employees	13.4%	--	--	--	--	--	6.6%*	14.1%
Unknown	18.0%	--	--	--	--	--	22.7%*	17.3%
Percent low wage employees **								
50% or more low wage	29.9%	--	--	--	--	--	29.8%	29.9%
Less than 50% low wage	21.1%	--	--	--	--	--	21.2%	21.0%
Unknown	21.4%	--	--	--	--	--	32.7%	21.1%

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.D.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance 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	1.24%	3.28%	2.55%	2.89%	3.35%	1.60%	2.23%	1.26%
Industry group **								
Agric., fish., forest.	7.22%	--	--	--	--	--	10.09%	8.79%
Mining	4.71%*	--	--	--	--	--	6.64%*	9.86%*
Construction	3.11%	--	--	--	--	--	3.13%	3.84%
Manufacturing	1.46%	--	--	--	--	--	4.34%*	1.43%
Transp., commu., util.	2.16%	--	--	--	--	--	4.57%*	2.18%
Wholesale trade	3.10%	--	--	--	--	--	5.98%	3.65%
Retail Trade	1.42%	--	--	--	--	--	3.99%	1.09%
Fin., ins., real est.	3.18%	--	--	--	--	--	2.36%	3.49%
Services	2.28%	--	--	--	--	--	1.82%	2.98%
Unknown	25.86%	--	--	--	--	--	25.86%	0.00%
Ownership								
For profit, incorporated	1.42%	--	--	--	--	--	2.69%	1.45%
For profit, unincorporated	2.29%	--	--	--	--	--	3.00%	3.74%
Nonprofit	3.83%	--	--	--	--	--	3.45%	4.45%
Unknown	1.59%	--	--	--	--	--	10.09%*	1.29%
Age of firm								
Less than 5 years	4.53%	--	--	--	--	--	3.87%	8.30%*
5-9 years	4.57%	--	--	--	--	--	4.23%	7.48%*
10-19 years	2.91%	--	--	--	--	--	3.43%	5.74%
20 or more years	2.17%	--	--	--	--	--	1.99%	2.46%
Unknown	1.83%	--	--	--	--	--	4.13%	1.91%
Multi/single status								
2 or more locations	1.28%	--	--	--	--	--	3.25%	1.29%
1 location only	2.26%	--	--	--	--	--	2.37%	3.08%
Percent full-time employees								
Less than 25%	7.38%	--	--	--	--	--	9.63%*	6.61%
25-49 %	2.43%	--	--	--	--	--	6.55%	2.26%
50-74 %	2.99%	--	--	--	--	--	4.13%	3.71%
75% or more	1.39%	--	--	--	--	--	2.62%	1.35%
Union presence								
No union employees	1.34%	--	--	--	--	--	2.30%	1.51%
Has union employees	1.13%	--	--	--	--	--	4.62%*	1.44%
Unknown	1.82%	--	--	--	--	--	7.55%*	2.09%
Percent low wage employees **								
50% or more low wage	3.08%	--	--	--	--	--	3.85%	5.05%
Less than 50% low wage	1.44%	--	--	--	--	--	2.30%	1.39%
Unknown	1.82%	--	--	--	--	--	5.10%	1.78%

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.D.4(1997) Percent of private-sector employees enrolled in a health insurance plan that take 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	51.9%	41.0%	42.3%	45.7%	48.9%	58.4%	42.6%	54.6%
Industry group **								
Agric., fish., forest.	40.0%	42.1%	45.7%	37.9%	35.2%	54.7%	45.2%	35.7%
Mining	78.4%	72.4%	71.1%	84.9%	85.0%	74.5%	76.5%	79.5%
Construction	50.5%	47.3%	51.3%	49.3%	51.7%	61.0%	50.7%	50.2%
Manufacturing	58.7%	46.2%	47.3%	48.4%	53.3%	65.0%	48.2%	60.2%
Transp., commu., util.	60.7%	37.8%	48.9%	56.9%	58.7%	64.2%	47.2%	62.7%
Wholesale trade	54.5%	43.8%	46.8%	46.1%	54.6%	61.3%	43.7%	58.3%
Retail Trade	46.9%	36.0%	38.3%	41.1%	39.7%	52.9%	38.1%	49.4%
Fin., ins., real est.	50.1%	38.5%	41.5%	46.6%	48.6%	53.8%	40.5%	52.4%
Services	46.4%	39.7%	35.7%	40.0%	45.3%	53.0%	38.0%	49.4%
Unknown	77.7%	77.7%	0.0%	0.0%	0.0%	0.0%	77.7%	0.0%
Ownership								
For profit, incorporated	53.2%	40.4%	43.5%	46.6%	50.1%	59.8%	43.1%	56.2%
For profit, unincorporated	43.1%	38.1%	42.2%	42.2%	43.1%	50.8%	39.7%	46.3%
Nonprofit	47.0%	51.7%	33.2%	39.4%	44.4%	52.1%	40.1%	48.3%
Unknown	56.3%	48.0%	39.2% *	62.4%	55.3%	56.9%	53.7%	56.5%
Age of firm								
Less than 5 years	43.5%	42.0%	42.1%	44.4%	44.6%	47.6%	42.1%	46.1%
5-9 years	42.6%	38.3%	40.2%	40.9%	46.0%	52.8%	39.7%	46.1%
10-19 years	45.4%	37.4%	42.3%	44.8%	41.3%	61.2%	41.5%	49.0%
20 or more years	52.1%	45.5%	42.9%	46.9%	47.6%	58.4%	44.6%	53.9%
Unknown	57.1%	38.3%	46.4%	49.1%	54.6%	58.5%	44.6%	57.5%
Multi/single status								
2 or more locations	56.2%	50.3%	42.6%	47.6%	51.3%	58.5%	43.8%	56.7%
1 location only	44.1%	40.7%	42.3%	45.0%	45.1%	54.9%	42.4%	46.3%
Percent full-time employees								
Less than 25%	43.1%	37.0%	43.8%	33.2%	39.9%	51.9%	36.7%	45.8%
25-49 %	45.1%	40.9%	32.7%	27.1%	43.9%	50.6%	32.7%	48.0%
50-74 %	44.8%	32.4%	37.0%	41.4%	42.5%	51.8%	34.9%	48.3%
75% or more	53.1%	42.6%	43.2%	47.0%	49.9%	59.5%	44.0%	55.7%
Union presence								
No union employees	48.5%	39.5%	41.2%	44.8%	46.6%	55.3%	41.5%	51.3%
Has union employees	63.1%	70.4%	63.2%	55.6%	62.3%	63.8%	63.7%	63.1%
Unknown	57.4%	38.6%	35.4%	42.9%	49.1%	62.0%	36.4%	59.7%
Percent low wage employees **								
50% or more low wage	39.4%	36.5%	37.4%	33.9%	34.6%	48.6%	36.5%	40.3%
Less than 50% low wage	50.2%	41.5%	42.5%	46.4%	49.3%	59.0%	43.0%	53.5%
Unknown	57.0%	35.3%	42.9%	44.6%	52.9%	58.4%	39.8%	57.7%

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.

\*\* 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.D.4(1997) Standard error for percent of private-sector employees enrolled in a health insurance plan that take 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%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
Industry group **								
Agric., fish., forest.	4.76%	5.65%	3.45%	9.25%	9.97%	13.62%	3.91%	6.72%
Mining	4.23%	14.74%	17.32%	11.65%	22.61%	11.51%	10.81%	3.84%
Construction	1.91%	3.41%	3.05%	2.86%	4.21%	3.53%	1.73%	3.46%
Manufacturing	0.53%	1.67%	3.74%	1.82%	1.62%	0.53%	1.51%	0.60%
Transp., commu., util.	1.26%	5.24%	4.99%	3.70%	3.36%	1.63%	3.26%	1.17%
Wholesale trade	1.45%	2.19%	2.23%	2.85%	1.53%	2.03%	1.24%	1.58%
Retail Trade	0.94%	2.85%	2.01%	1.45%	1.77%	0.99%	1.28%	1.00%
Fin., ins., real est.	1.47%	3.68%	2.80%	2.98%	2.14%	1.38%	2.73%	1.46%
Services	0.72%	2.33%	1.24%	1.47%	0.93%	1.28%	0.92%	0.83%
Unknown	20.49%	20.49%	0.00%	0.00%	0.00%	0.00%	20.49%	0.00%
Ownership								
For profit, incorporated	0.44%	1.29%	1.42%	0.94%	1.13%	0.45%	0.79%	0.47%
For profit, unincorporated	1.13%	1.98%	3.56%	1.70%	2.68%	3.27%	1.64%	1.31%
Nonprofit	1.00%	4.52%	2.82%	2.62%	1.77%	1.97%	1.77%	1.26%
Unknown	2.07%	7.01%	12.21%*	5.06%	4.30%	2.50%	5.85%	2.04%
Age of firm								
Less than 5 years	0.83%	1.73%	2.69%	1.60%	4.71%	3.34%	1.36%	1.87%
5-9 years	1.33%	1.66%	3.15%	2.23%	2.74%	4.65%	1.58%	2.17%
10-19 years	0.92%	1.75%	2.56%	2.19%	2.65%	1.14%	1.52%	1.67%
20 or more years	0.67%	2.82%	1.35%	1.30%	1.61%	0.85%	1.58%	0.71%
Unknown	0.62%	7.05%	3.39%	1.08%	1.94%	0.86%	2.03%	0.64%
Multi/single status								
2 or more locations	0.33%	3.89%	2.84%	1.56%	1.33%	0.49%	1.45%	0.35%
1 location only	0.64%	1.53%	1.44%	1.12%	2.15%	2.36%	0.79%	1.22%
Percent full-time employees								
Less than 25%	2.47%	7.83%	2.95%	4.01%	3.45%	4.95%	4.73%	2.95%
25-49 %	1.20%	3.11%	3.12%	3.48%	3.45%	1.33%	2.34%	1.04%
50-74 %	0.86%	2.22%	1.74%	2.05%	1.56%	1.60%	1.37%	0.76%
75% or more	0.44%	1.59%	1.40%	1.01%	1.39%	0.46%	0.81%	0.51%
Union presence								
No union employees	0.36%	1.13%	1.05%	0.80%	1.21%	0.46%	0.64%	0.55%
Has union employees	1.04%	5.76%	5.28%	2.86%	3.28%	1.27%	3.10%	0.98%
Unknown	1.52%	3.55%	7.45%	3.86%	3.38%	1.84%	3.83%	1.51%
Percent low wage employees **								
50% or more low wage	0.94%	4.10%	3.61%	2.90%	2.32%	1.26%	1.99%	1.08%
Less than 50% low wage	0.59%	1.52%	1.46%	0.96%	1.05%	0.85%	0.84%	0.68%
Unknown	0.92%	3.70%	5.88%	2.57%	2.26%	1.14%	2.30%	0.93%

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.

\*\* 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.D.4.a(1997) Percent of private-sector employees enrolled in a health insurance plan that take 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%	--	--	--	--	--	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 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.D.4.a(1997) Standard error for percent of private-sector employees enrolled in a health insurance plan that take 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%	--	--	--	--	--	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., commu., 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 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.