

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%	39.3%	33.9% *	47.8%	61.2%	0.2% *	38.0%	49.3%
Mining	43.1%	32.4% *	72.8%	39.9% *	69.9%	25.6% *	43.8%	40.0% *
Construction	37.7%	40.9%	31.3%	34.3%	26.2%	50.3%	37.8%	36.4%
Manufacturing	25.3%	30.3%	33.1%	25.1%	20.3%	11.6%	30.1%	17.8%
Transp., commu., util.	34.8%	23.3%	23.6%	23.2%	14.4% *	56.4%	24.1%	43.8%
Wholesale trade	32.8%	44.2%	31.0%	30.4%	19.1%	21.6%	40.5%	20.1%
Retail trade	15.4%	26.6%	26.2%	19.6%	11.6%	6.2%	26.1%	8.2%
Fin., ins., real est.	26.0%	41.2%	45.6%	34.2%	21.2%	8.4%	41.4%	13.9%
Services	31.7%	38.6%	35.1%	28.5%	22.4%	8.1%	37.2%	17.2%
Unknown	47.3% *	47.3% *	0.0%	0.0%	0.0%	0.0%	47.3% *	0.0%
Ownership								
For profit, incorporated	27.0%	38.3%	32.9%	26.9%	16.9%	13.1%	35.6%	15.5%
For profit, unincorporated	31.1%	34.9%	29.1%	25.4%	14.5%	8.0% *	34.1%	12.1%
Nonprofit	32.5%	37.3%	35.9%	28.9%	27.5%	22.6%	36.2%	26.3%
Unknown	15.3%	27.6% *	1.8% *	35.4% *	18.8%	5.3% *	24.7%	12.1%
Age of firm								
Less than 5 years	34.5%	37.3%	30.8%	25.8%	16.2%	5.8% *	35.6%	18.7%
5-9 years	34.1%	37.5%	30.8%	29.5%	18.4%	19.5% *	35.6%	21.0%
10-19 years	36.5%	42.0%	31.0%	29.3%	20.7%	35.7%	38.2%	27.6%
20 or more years	25.6%	31.6%	35.9%	28.0%	21.8%	13.3%	33.1%	17.2%
Unknown	14.3%	29.3%	31.1%	21.8%	16.2%	10.2%	27.1%	12.7%
Multi/single status								
2 or more locations	16.2%	19.4%	31.6%	22.8%	17.6%	12.7%	26.5%	14.9%
1 location only	35.4%	37.6%	33.0%	30.6%	26.7%	29.5%	36.0%	27.2%
Percent full-time employees								
Less than 25%	26.2%	37.8%	25.1%	22.5%	14.5%	16.2% *	33.2%	15.9%
25-49%	18.5%	27.6%	35.1%	21.6%	14.0%	6.4% *	29.1%	9.2%
50-74%	23.0%	30.8%	27.5%	21.7%	15.4%	5.1%	29.7%	10.6%
75% or more	29.5%	39.1%	34.0%	29.1%	20.2%	14.6%	36.9%	17.9%
Union presence								
No union employees	27.1%	37.2%	32.2%	26.9%	17.5%	6.2%	35.1%	12.8%
Has union employees	34.5%	50.1%	45.3%	35.6%	29.6%	28.7%	46.2%	29.3%
Unknown	28.5%	29.8%	34.5%	22.3% *	26.5%	28.0%	30.1%	27.6%
Percent low wage employees								
50% or more low wage	18.4%	28.5%	29.3%	19.5%	12.0%	4.2% *	27.4%	9.9%
Less than 50% low wage	31.8%	38.6%	33.5%	28.5%	21.7%	14.1%	36.6%	19.4%
Unknown	16.0%	26.4%	26.0%	24.0%	14.9%	13.3%	25.8%	13.8%

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

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%	6.10%	10.71% *	12.33%	12.92%	0.06% *	5.91%	8.53%
Mining	6.85%	14.94% *	20.91%	14.49% *	20.26%	13.19% *	9.24%	12.09% *
Construction	1.78%	2.28%	2.64%	5.94%	7.35%	14.29%	1.58%	6.41%
Manufacturing	1.08%	3.88%	2.76%	2.34%	2.67%	1.35%	1.84%	0.96%
Transp., commu., util.	2.52%	4.79%	3.89%	4.75%	4.93% *	4.78%	3.03%	3.34%
Wholesale trade	1.54%	3.44%	3.97%	4.67%	3.38%	3.67%	2.21%	2.33%
Retail trade	1.15%	2.27%	4.20%	2.68%	1.41%	1.14%	1.83%	1.11%
Fin., ins., real est.	1.52%	3.86%	3.98%	5.53%	4.70%	2.35%	3.42%	2.30%
Services	0.53%	0.80%	1.66%	1.21%	1.62%	1.35%	0.70%	1.03%
Unknown	14.73% *	14.73% *	0.00%	0.00%	0.00%	0.00%	14.73% *	0.00%
Ownership								
For profit, incorporated	0.42%	1.12%	1.07%	1.61%	0.81%	0.75%	0.72%	0.59%
For profit, unincorporated	1.25%	1.79%	2.74%	4.23%	2.85%	4.00% *	1.51%	2.41%
Nonprofit	1.73%	2.78%	5.63%	2.35%	1.52%	5.08%	2.44%	1.53%
Unknown	2.69%	9.04% *	10.37% *	12.81% *	4.63%	1.72% *	6.71%	2.91%
Age of firm								
Less than 5 years	1.30%	1.65%	2.51%	5.08%	3.03%	8.51% *	1.38%	3.74%
5-9 years	1.42%	2.60%	1.99%	2.46%	4.84%	6.60% *	1.57%	2.76%
10-19 years	0.83%	1.48%	2.44%	1.99%	2.38%	5.30%	1.16%	2.33%
20 or more years	0.60%	1.47%	1.40%	2.39%	1.90%	1.31%	0.83%	1.07%
Unknown	0.47%	6.81%	4.30%	3.78%	1.78%	0.91%	4.24%	0.63%
Multi/single status								
2 or more locations	0.61%	4.84%	3.37%	2.07%	1.08%	0.63%	3.00%	0.52%
1 location only	0.48%	1.00%	0.85%	1.54%	2.11%	6.63%	0.57%	1.73%
Percent full-time employees								
Less than 25%	2.81%	4.47%	5.76%	3.65%	3.78%	6.43% *	3.27%	4.73%
25-49%	1.19%	3.31%	6.16%	4.03%	2.81%	2.25% *	2.01%	1.80%
50-74%	1.12%	2.39%	1.86%	2.57%	3.33%	1.10%	1.73%	1.17%
75% or more	0.46%	1.03%	0.93%	1.74%	1.58%	0.86%	0.64%	0.70%
Union presence								
No union employees	0.26%	0.94%	0.81%	1.43%	1.16%	0.68%	0.56%	0.60%
Has union employees	2.65%	6.96%	5.59%	3.91%	7.09%	2.03%	4.91%	2.17%
Unknown	3.06%	3.69%	6.45%	8.74% *	5.42%	4.37%	3.03%	3.57%
Percent low wage employees								
50% or more low wage	1.05%	2.14%	4.08%	3.08%	1.87%	1.28% *	0.76%	1.58%
Less than 50% low wage	0.50%	0.99%	0.64%	1.44%	1.26%	1.43%	0.66%	0.75%
Unknown	0.81%	3.88%	4.35%	6.98%	2.18%	1.24%	2.22%	0.84%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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