

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%
<b>Industry group</b>								
Agric., fish., forest.	26.9%	32.3%	20.7% *	6.0% *	15.5% *	0.2% *	29.1%	8.2% *
Mining	33.1%	26.7% *	54.1% *	24.9% *	69.9%	25.6% *	31.4%	40.0% *
Construction	24.4%	29.7%	14.4%	21.8%	10.3% *	8.3% *	25.3%	14.6%
Manufacturing	12.5%	16.2%	17.4%	9.3%	10.1%	6.1%	15.3%	8.0%
Transp., commu., util.	19.3%	15.6% *	10.9% *	12.1%	2.3% *	32.3%	14.4%	23.4%
Wholesale trade	20.3%	32.0%	18.6%	11.7%	3.9%	14.8%	26.1%	10.8%
Retail trade	7.3%	16.8%	13.5%	8.0%	3.6%	1.5% *	14.5%	2.6%
Fin., ins., real est.	10.1%	19.9%	15.5%	14.4%	5.7%	0.9% *	18.9%	3.2%
Services	16.7%	24.1%	16.2%	8.6%	5.8%	2.6%	21.1%	4.9%
Unknown	23.4% *	23.4% *	0.0%	0.0%	0.0%	0.0%	23.4% *	0.0%
<b>Ownership</b>								
For profit, incorporated	14.5%	24.7%	16.0%	11.3%	5.5%	5.9%	20.6%	6.3%
For profit, unincorporated	16.4%	20.0%	12.5%	3.8% *	6.2% *	1.2% *	18.6%	2.9% *
Nonprofit	16.7%	27.5%	19.2%	9.5%	5.3%	7.3% *	23.1%	6.0%
Unknown	6.1% *	15.3% *	0.0%	15.1% *	5.3% *	1.0% *	13.3% *	3.6% *
<b>Age of firm</b>								
Less than 5 years	19.8%	23.0%	13.7%	10.2%	6.8% *	1.4% *	20.7%	7.7%
5-9 years	19.9%	23.8%	13.3%	14.5%	12.6% *	11.2% *	20.6%	13.6%
10-19 years	19.7%	24.6%	12.7%	11.8%	4.3%	29.8%	20.8%	13.7%
20 or more years	13.1%	23.0%	19.2%	9.7%	5.1%	4.5%	20.1%	5.3%
Unknown	6.0%	21.3% *	24.1%	8.6%	5.3%	3.9%	17.1%	4.7%
<b>Multi/single status</b>								
2 or more locations	6.4%	12.6% *	20.7%	7.3%	4.8%	5.4%	13.4%	5.5%
1 location only	20.3%	23.9%	15.3%	13.1%	10.3%	7.1% *	21.0%	10.7%
<b>Percent full-time employees</b>								
Less than 25%	12.5%	19.6%	11.9% *	13.9%	5.8% *	3.0% *	17.5%	5.3%
25-49%	8.8%	17.6%	18.0%	8.8%	4.9% *	0.3% *	16.9%	1.7% *
50-74%	13.6%	21.7%	15.9%	7.2% *	4.5% *	1.5% *	19.2%	3.1%
75% or more	15.5%	24.6%	16.0%	11.2%	5.7%	6.9%	21.0%	7.1%
<b>Union presence</b>								
No union employees	14.1%	23.3%	15.2%	9.6%	4.6%	1.6%	19.9%	3.7%
Has union employees	28.1%	45.1%	39.1%	28.9%	14.4%	24.2%	41.3%	22.2%
Unknown	9.8%	17.9%	9.3% *	9.2% *	9.1% *	6.1%	15.0%	6.8%
<b>Percent low wage employees</b>								
50% or more low wage	10.5%	20.1%	17.1%	8.6%	4.9%	0.1% *	18.4%	3.0%
Less than 50% low wage	17.3%	24.5%	16.3%	11.0%	5.9%	7.5%	21.1%	7.3%
Unknown	6.6%	15.2%	9.8% *	9.1% *	4.6%	5.0%	12.7%	5.2%

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. 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%
<b>Industry group</b>								
Agric., fish., forest.	5.13%	6.90%	7.64% *	3.02% *	9.44% *	0.06% *	5.43%	9.57% *
Mining	6.47%	15.18% *	16.95% *	12.99% *	20.26%	13.19% *	8.57%	12.09% *
Construction	2.37%	2.74%	2.33%	4.98%	7.03% *	5.28% *	2.45%	2.94%
Manufacturing	1.20%	2.83%	3.08%	2.50%	2.05%	1.48%	1.68%	0.93%
Transp., commu., util.	2.44%	4.81% *	3.33% *	3.37%	0.90% *	3.96%	3.53%	2.95%
Wholesale trade	1.36%	3.20%	3.73%	3.07%	0.85%	3.53%	1.97%	2.22%
Retail trade	0.52%	1.69%	1.93%	1.80%	0.87%	0.46% *	1.02%	0.43%
Fin., ins., real est.	0.85%	1.72%	2.74%	2.82%	1.52%	0.36% *	1.35%	0.70%
Services	0.45%	0.99%	1.15%	0.96%	0.82%	0.73%	0.59%	0.28%
Unknown	10.73% *	10.73% *	0.00%	0.00%	0.00%	0.00%	10.73% *	0.00%
<b>Ownership</b>								
For profit, incorporated	0.32%	0.85%	1.00%	1.17%	0.49%	0.66%	0.54%	0.50%
For profit, unincorporated	1.24%	1.78%	1.75%	1.57% *	2.32% *	0.47% *	1.46%	0.93% *
Nonprofit	1.27%	2.94%	2.75%	1.61%	1.12%	2.99% *	1.93%	1.23%
Unknown	1.97% *	5.66% *	0.00%	8.19% *	4.18% *	0.46% *	5.15% *	1.28% *
<b>Age of firm</b>								
Less than 5 years	0.82%	1.35%	1.79%	3.00%	2.17% *	8.45% *	0.87%	2.19%
5-9 years	1.42%	2.32%	1.42%	1.80%	4.64% *	6.65% *	1.56%	2.90%
10-19 years	1.14%	1.24%	1.88%	2.03%	1.05%	5.32%	1.21%	2.50%
20 or more years	0.60%	1.70%	1.34%	1.25%	0.74%	1.02%	1.01%	0.62%
Unknown	0.62%	Unknown	7.70% *	3.49%	2.17%	0.81%	3.01%	0.35%
<b>Multi/single status</b>								
2 or more locations	0.27%	4.14% *	1.55%	0.75%	0.47%	0.60%	1.05%	0.33%
1 location only	0.36%	0.68%	0.92%	1.26%	1.46%	2.87% *	0.38%	1.20%
<b>Percent full-time employees</b>								
Less than 25%	1.73%	2.63%	4.49% *	2.45%	2.64% *	1.72% *	2.40%	1.31%
25-49%	0.77%	1.91%	2.63%	2.08%	1.93% *	0.29% *	1.35%	0.57% *
50-74%	0.98%	2.64%	1.95%	2.61% *	1.36% *	0.75% *	1.82%	0.62%
75% or more	0.26%	0.76%	1.33%	1.11%	0.55%	0.77%	0.35%	0.51%
<b>Union presence</b>								
No union employees	0.27%	0.62%	0.82%	0.87%	0.44%	0.24%	0.35%	0.20%
Has union employees	1.98%	5.19%	5.91%	4.81%	3.95%	2.70%	4.33%	1.90%
Unknown	1.44%	4.04%	5.11% *	3.40% *	5.94% *	1.49%	2.77%	1.10%
<b>Percent low wage employees</b>								
50% or more low wage	1.11%	1.64%	2.94%	2.32%	1.35%	0.06% *	1.21%	0.68%
Less than 50% low wage	0.31%	0.69%	0.89%	0.83%	0.56%	1.51%	0.33%	0.65%
Unknown	0.64%	4.03%	3.07% *	3.41% *	0.97%	0.68%	2.06%	0.58%

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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