

Table I.D.4(1997) Percent of private-sector employees that are enrolled in a health insurance plan with 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., comm., 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 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.D.4(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with 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., comm., 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 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.