

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	2,050.82	2,209.34	2,072.23	1,982.33	2,008.63	2,055.96	2,107.70	2,029.97
Industry group								
Agric., fish., forest.	1,856.19	1,808.19	1,851.30	1,586.70	1,920.40	2,779.51	1,803.18	1,893.66
Mining	2,517.12	1,880.39	2,155.61	2,758.20	996.40	2,668.64	2,533.48	2,506.39
Construction	1,930.51	2,035.76	1,859.34	1,861.72	1,907.74	2,261.62	1,909.22	1,963.17
Manufacturing	1,919.26	1,907.67	1,866.80	1,837.12	1,840.13	2,000.83	1,918.39	1,919.42
Transp., comm., util.	2,199.47	2,133.65	2,134.68	1,937.48	1,797.79	2,378.76	2,060.22	2,229.81
Wholesale trade	2,087.89	2,252.52	2,041.13	1,896.31	2,159.26	2,119.86	2,084.73	2,089.36
Retail trade	1,943.73	2,182.91	2,135.85	1,814.11	1,860.89	1,932.18	2,061.21	1,902.15
Fin., ins., real est.	2,122.22	2,266.98	2,396.68	2,186.55	2,151.47	2,035.64	2,278.93	2,074.93
Services	2,134.16	2,316.79	2,123.91	2,169.66	2,143.50	2,051.84	2,212.27	2,099.81
Unknown	2,003.72 *	2,003.72 *	0.00	0.00	0.00	0.00	2,003.72 *	0.00
Ownership								
For profit, incorporated	2,013.17	2,177.01	2,003.51	1,919.73	1,969.76	2,036.62	2,051.33	1,998.76
For profit, unincorporated	2,018.82	2,104.84	2,228.17	1,888.94	1,901.91	1,949.54	2,122.86	1,911.03
Nonprofit	2,223.58	2,553.00	2,362.42	2,318.44	2,234.14	2,118.36	2,381.30	2,188.54
Unknown	2,134.01	3,401.17	2,502.63	2,325.93	1,815.72	2,182.09	3,002.28	2,062.90
Age of firm								
Less than 5 years	2,090.69	2,131.61	2,051.68	1,942.36	2,103.38	2,350.29	2,060.41	2,150.61
5-9 years	1,940.61	2,098.88	1,854.41	1,872.53	1,802.94	2,262.35	1,939.95	1,941.52
10-19 years	2,015.16	2,297.56	2,001.94	1,939.76	1,849.88	2,004.75	2,142.36	1,881.83
20 or more years	2,085.10	2,308.30	2,205.88	2,029.38	2,083.19	2,047.25	2,182.42	2,055.56
Unknown	2,042.09	1,743.57	2,348.21	2,067.40	1,997.92	2,051.08	2,156.73	2,037.62
Multi/single status								
2 or more locations	2,036.37	2,164.17	2,279.88	2,019.45	1,985.25	2,048.95	2,191.55	2,029.47
1 location only	2,071.30	2,210.59	2,052.38	1,969.68	2,042.17	2,201.14	2,099.10	2,031.60
Percent full-time employees								
Less than 25%	1,931.88	2,440.83	2,202.41	2,049.57	1,874.25	1,583.91	2,237.85	1,779.46
25-49%	2,038.91	2,040.33	2,027.49	2,076.52	2,124.76	2,003.67	2,060.70	2,032.47
50-74%	2,060.02	2,198.46	2,169.24	2,087.23	2,032.62	1,984.02	2,155.61	2,017.21
75% or more	2,052.15	2,212.88	2,059.64	1,964.22	2,003.93	2,073.25	2,100.14	2,034.92
Union presence								
No union employees	2,022.54	2,171.35	2,054.67	1,977.25	1,964.03	2,024.73	2,087.55	1,992.80
Has union employees	2,171.90	2,494.11	2,410.61	2,126.69	2,287.62	2,131.36	2,344.28	2,158.28
Unknown	2,124.39	2,862.60	2,134.55	1,826.95	2,162.59	2,082.88	2,331.12	2,088.24
Percent low wage employees								
50% or more low wage	1,877.93	2,281.28	1,869.65	1,917.38	1,916.31	1,661.88	2,062.46	1,818.29
Less than 50% low wage	2,059.77	2,196.71	2,072.68	1,999.91	2,007.83	2,081.63	2,109.42	2,031.91
Unknown	2,059.58	2,385.05	2,170.40	1,762.25	2,065.48	2,059.54	2,115.72	2,056.25

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. 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	181.54	91.10	297.15	274.47	686.41	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 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. 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	1,916.42	2,011.67	1,922.56	1,837.24	1,895.80	1,932.69	1,953.23	1,904.37
Industry group								
Agric., fish., forest.	1,974.23	2,015.06	2,081.77	1,529.82	2,317.61	1,705.21	1,985.75	1,961.32
Mining	2,551.95	1,560.00 *	0.00	2,265.15	0.00	2,824.34 *	2,295.01 *	2,653.06
Construction	1,759.70	2,011.91	1,578.58	1,661.31	1,858.39	1,627.35	1,771.26	1,736.62
Manufacturing	1,826.33	1,715.17	1,971.32	1,801.01	1,644.87	1,895.49	1,965.61	1,797.09
Transp., commu., util.	2,157.97	2,220.91	1,709.30	1,761.15	1,928.30	2,278.55	1,960.50	2,198.78
Wholesale trade	1,904.63	1,950.22	1,749.89	1,865.22	2,107.22	1,871.09	1,885.10	1,914.16
Retail trade	1,825.44	1,896.89	2,329.43	1,692.47	1,656.93	1,835.46	2,019.65	1,760.61
Fin., ins., real est.	1,928.25	2,079.74	1,973.03	1,900.18	1,962.57	1,900.59	2,014.55	1,912.95
Services	1,977.01	2,076.02	1,866.64	1,967.49	2,038.73	1,936.17	1,967.48	1,980.47
Ownership								
For profit, incorporated	1,885.25	2,006.94	1,806.69	1,766.45	1,858.33	1,931.21	1,896.21	1,881.50
For profit, unincorporated	1,889.72	1,945.15	2,594.64	1,881.53	1,788.37	1,501.23	2,127.95	1,683.74
Nonprofit	2,049.17	2,224.20	1,983.28	2,091.85	2,096.16	2,000.42	2,025.48	2,053.07
Unknown	1,992.53	2,399.72	2,508.00 *	2,812.51	1,550.43	2,024.59	2,800.07	1,922.31
Age of firm								
Less than 5 years	2,053.55	1,848.38	2,323.13	1,961.52	2,283.09	2,005.50	1,963.37	2,224.70
5-9 years	1,808.34	1,951.19	1,653.95	1,783.22	1,587.88	2,317.80	1,788.69	1,827.54
10-19 years	1,823.82	2,161.28	1,822.16	1,733.55	1,742.91	1,760.88	1,981.22	1,682.98
20 or more years	1,963.76	2,113.72	1,952.34	1,836.08	1,962.28	1,989.89	1,977.20	1,960.55
Unknown	1,889.56	2,186.20	2,077.45	2,031.98	1,882.02	1,878.67	2,298.89	1,877.27
Multi/single status								
2 or more locations	1,915.74	2,074.03	1,934.13	1,870.66	1,838.36	1,937.01	2,068.82	1,910.98
1 location only	1,917.43	2,010.25	1,921.84	1,826.39	1,957.03	1,810.38	1,944.14	1,882.51
Percent full-time employees								
Less than 25%	1,904.49	1,954.44	2,009.94	1,856.02	2,031.61	1,744.09	1,890.47	1,914.55
25-49%	1,951.11	1,905.40	1,803.74	1,772.99	2,083.25	1,999.11	1,829.19	1,986.65
50-74%	1,895.17	2,109.49	1,915.66	2,049.49	1,849.95	1,781.95	2,040.75	1,841.55
75% or more	1,917.68	1,991.51	1,927.35	1,809.90	1,893.71	1,949.16	1,947.05	1,908.29
Union presence								
No union employees	1,893.17	2,011.47	1,920.52	1,824.96	1,869.55	1,898.97	1,952.82	1,868.46
Has union employees	1,970.65	1,897.50	1,978.93 *	2,113.41	2,015.59	1,954.35	2,000.00	1,968.49
Unknown	2,038.94	2,134.88	1,903.86	1,803.20	2,120.73	2,052.17	1,918.25	2,053.99
Percent low wage employees								
50% or more low wage	1,935.90	2,160.19	1,919.90	1,727.69	2,143.87	1,668.98	1,989.56	1,918.61
Less than 50% low wage	1,916.58	1,988.92	1,908.21	1,855.32	1,886.43	1,956.19	1,945.72	1,902.03
Unknown	1,912.92	2,302.87	2,098.16	1,711.08	1,743.66	1,924.35	2,031.34	1,906.23

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. 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	378.61	423.40	395.33	602.48	484.21	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
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 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. 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	2,091.45	2,181.79	2,084.19	2,017.04	2,056.95	2,121.84	2,101.17	2,087.87
Industry group								
Agric., fish., forest.	1,654.05	1,730.85	1,639.71	1,624.97	1,572.93	2,087.99	1,703.18	1,612.51
Mining	2,619.84	2,102.43	2,155.61	2,972.58	996.40	2,845.37	2,605.46	2,630.12
Construction	1,967.68	1,978.79	1,902.61	1,972.17	1,891.36	2,598.62	1,920.23	2,027.97
Manufacturing	1,939.71	1,863.72	1,798.29	1,860.97	1,908.26	2,023.30	1,867.22	1,953.95
Transp., comm., util.	2,215.02	2,039.12	2,209.58	1,896.41	1,684.43	2,492.04	2,003.87	2,262.55
Wholesale trade	2,152.21	2,412.15	2,160.56	1,924.69	2,220.20	2,169.85	2,167.02	2,144.93
Retail trade	1,996.24	2,257.76	1,954.36	1,892.37	2,015.89	1,990.16	2,011.50	1,991.36
Fin., ins., real est.	2,180.42	2,227.34	2,485.84	2,159.89	2,223.10	2,112.89	2,256.47	2,154.99
Services	2,180.88	2,260.77	2,181.22	2,200.86	2,201.54	2,131.00	2,218.01	2,164.74
Unknown	3,060.99 *	3,060.99 *	0.00	0.00	0.00	0.00	3,060.99 *	0.00
Ownership								
For profit, incorporated	2,054.42	2,159.29	2,029.91	1,983.97	2,021.00	2,084.58	2,060.85	2,051.94
For profit, unincorporated	2,038.28	2,100.95	2,072.48	1,903.54	1,932.84	2,167.16	2,070.64	2,004.47
Nonprofit	2,291.65	2,640.93	2,406.06	2,280.42	2,309.32	2,212.29	2,436.14	2,259.09
Unknown	2,136.47	2,176.04	2,462.14	2,303.96	1,824.84	2,304.60	2,356.98	2,126.76
Age of firm								
Less than 5 years	2,037.87	2,139.98	1,916.28	1,923.92	1,960.48	2,361.11	2,002.40	2,111.56
5-9 years	1,987.67	2,122.60	1,936.06	1,868.94	1,953.18	2,269.63	1,976.32	2,007.92
10-19 years	2,072.89	2,258.22	2,023.37	2,020.13	1,931.62	2,156.23	2,139.31	2,008.52
20 or more years	2,122.23	2,254.28	2,232.06	2,067.13	2,127.43	2,093.87	2,190.17	2,100.90
Unknown	2,098.95	1,664.43	2,418.63	2,091.54	2,029.47	2,122.64	2,087.59	2,099.44
Multi/single status								
2 or more locations	2,089.01	1,949.39	2,356.85	2,061.87	2,022.95	2,111.06	2,173.71	2,084.99
1 location only	2,094.88	2,187.53	2,055.57	2,002.08	2,109.50	2,372.83	2,093.24	2,097.18
Percent full-time employees								
Less than 25%	1,883.17	2,715.19	2,347.56	2,000.33	1,810.60	1,618.73	2,470.42	1,721.81
25-49%	2,065.95	1,879.53	2,076.24	2,156.97	2,157.45	2,034.51	2,049.44	2,070.14
50-74%	2,129.16	2,207.06	2,062.58	2,108.01	2,121.35	2,131.84	2,121.72	2,132.34
75% or more	2,091.48	2,180.22	2,084.44	2,004.02	2,050.88	2,134.16	2,096.10	2,089.78
Union presence								
No union employees	2,056.41	2,150.80	2,065.68	2,008.90	1,999.02	2,089.80	2,080.18	2,045.39
Has union employees	2,279.92	3,062.25	2,377.76	2,205.30	2,407.88	2,230.46	2,570.52	2,260.44
Unknown	2,115.45	2,431.28	2,230.01	1,821.59	2,205.81	2,083.90	2,212.37	2,098.98
Percent low wage employees								
50% or more low wage	1,811.08	2,314.48	1,787.28	2,064.36	1,760.46	1,654.83	2,063.11	1,753.25
Less than 50% low wage	2,097.21	2,171.84	2,081.41	2,025.00	2,058.66	2,170.18	2,099.94	2,095.66
Unknown	2,128.72	2,343.28	2,240.92	1,803.86	2,192.99	2,121.36	2,146.79	2,127.71

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. 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	381.60	272.36	306.97	247.66	553.34	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., comm., 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 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. 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. 23	2, 611. 28	2, 318. 77	2, 247. 43	2, 058. 22	2, 143. 37	2, 430. 58	2, 127. 38
Industry group								
Agric., fish., forest.	2, 165. 07	1, 934. 70	2, 282. 42	1, 336. 50 *	2, 123. 21	4, 196. 31 *	1, 914. 65	2, 255. 60
Mining	1, 774. 22	1, 464. 00 *	0. 00	2, 416. 68	0. 00	1, 448. 95	2, 250. 60	1, 448. 95
Construction	2, 122. 15	2, 242. 13	2, 298. 18	1, 842. 03	2, 034. 98	2, 368. 60	2, 151. 08	2, 060. 54
Manufacturing	2, 068. 74	2, 471. 01	1, 865. 68	1, 842. 19	1, 895. 49	2, 180. 17	2, 017. 76	2, 075. 52
Transp., commu., util.	2, 224. 52	2, 296. 01	2, 529. 50	2, 418. 27	2, 039. 79	2, 216. 76	2, 459. 23	2, 174. 32
Wholesale trade	2, 209. 31	2, 343. 51	2, 319. 24	1, 771. 31	1, 934. 61	2, 336. 83	2, 188. 66	2, 215. 80
Retail trade	2, 043. 29	2, 494. 48	2, 309. 39	1, 914. 94	1, 820. 45	1, 920. 75	2, 264. 72	1, 915. 58
Fin., ins., real est.	2, 428. 02	2, 579. 71	2, 566. 91	2, 749. 24	2, 233. 83	2, 307. 01	2, 666. 84	2, 276. 88
Services	2, 380. 39	2, 844. 58	2, 369. 60	2, 548. 13	2, 212. 61	2, 084. 48	2, 627. 50	2, 198. 00
Unknown	1, 450. 73 *	1, 450. 73 *	0. 00	0. 00	0. 00	0. 00	1, 450. 73 *	0. 00
Ownership								
For profit, incorporated	2, 164. 30	2, 546. 84	2, 273. 60	2, 078. 64	1, 993. 15	2, 139. 91	2, 345. 03	2, 086. 40
For profit, unincorporated	2, 263. 69	2, 350. 81	1, 876. 08	1, 813. 85	2, 197. 69	2, 435. 57	2, 274. 24	2, 247. 41
Nonprofit	2, 452. 93	2, 818. 51	2, 884. 02	2, 819. 34	2, 285. 07	2, 145. 41	2, 742. 95	2, 334. 15
Unknown	2, 363. 06	4, 623. 54	2, 981. 58	1, 875. 25	2, 145. 81	2, 011. 32	3, 672. 27	2, 036. 13
Age of firm								
Less than 5 years	2, 403. 49	2, 722. 47	2, 109. 91	1, 974. 59	1, 832. 41 *	2, 612. 55	2, 576. 15	2, 087. 05
5-9 years	2, 179. 83	2, 376. 86	2, 040. 16	2, 212. 76	2, 185. 66	1, 727. 13	2, 195. 70	2, 157. 46
10-19 years	2, 249. 17	2, 614. 70	2, 251. 20	2, 287. 19	1, 748. 27	1, 737. 76	2, 435. 15	1, 799. 90
20 or more years	2, 238. 07	2, 637. 12	2, 535. 93	2, 300. 01	2, 140. 12	2, 069. 15	2, 465. 92	2, 137. 74
Unknown	2, 161. 54	1, 871. 64	2, 384. 43	2, 066. 28	2, 056. 70	2, 197. 39	2, 210. 82	2, 159. 30
Multi/single status								
2 or more locations	2, 135. 47	2, 580. 07	2, 383. 19	2, 211. 59	2, 098. 68	2, 126. 11	2, 398. 23	2, 117. 61
1 location only	2, 340. 24	2, 612. 65	2, 310. 46	2, 262. 80	1, 971. 35	2, 298. 14	2, 434. 70	2, 161. 93
Percent full-time employees								
Less than 25%	2, 081. 45	2, 417. 13	2, 322. 59	2, 463. 27	1, 930. 25	1, 283. 59	2, 359. 48	1, 799. 09
25-49%	2, 200. 90	2, 480. 63	2, 587. 37	2, 607. 99	1, 962. 66	1, 835. 27	2, 576. 23	1, 991. 08
50-74%	2, 293. 14	2, 379. 28	2, 927. 12	2, 132. 59	2, 185. 05	2, 079. 72	2, 452. 95	2, 149. 96
75% or more	2, 220. 80	2, 680. 17	2, 221. 59	2, 224. 15	2, 047. 62	2, 173. 68	2, 421. 88	2, 136. 64
Union presence								
No union employees	2, 204. 79	2, 506. 87	2, 279. 43	2, 303. 97	2, 036. 47	2, 109. 91	2, 388. 68	2, 103. 70
Has union employees	2, 236. 88	1, 982. 75	3, 344. 38	1, 925. 42	2, 282. 10	2, 228. 33	2, 350. 89	2, 219. 77
Unknown	2, 404. 43	3, 680. 41	2, 119. 29	1, 975. 36	1, 941. 28	2, 185. 60	3, 061. 93	2, 158. 78
Percent low wage employees								
50% or more low wage	2, 028. 05	2, 379. 05	2, 021. 04	1, 943. 12	1, 959. 54	1, 697. 57	2, 171. 88	1, 890. 52
Less than 50% low wage	2, 261. 04	2, 647. 69	2, 352. 26	2, 307. 03	2, 071. 57	2, 098. 74	2, 471. 41	2, 113. 57
Unknown	2, 170. 76	2, 506. 07	1, 900. 17	1, 779. 52	1, 999. 53	2, 189. 62	2, 186. 18	2, 169. 50

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.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	360.78	637.58	402.89 *	606.67	1,264.33 *	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 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.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	319.99	261.59	284.93	305.32	333.09	340.30	283.63	333.32
Industry group								
Agric., fish., forest.	156.90	94.61 *	289.53	163.89 *	100.16 *	685.10	168.08	148.99 *
Mining	589.06 *	119.44 *	23.66 *	1,382.16	28.69 *	441.10	898.23 *	386.25
Construction	301.91	259.03	258.48	313.50	402.30	291.16 *	274.82	343.46
Manufacturing	270.05	160.69 *	258.35	247.98	317.90	259.85	251.89	273.53
Transp., comm., util.	242.26	258.31 *	301.90	423.06	356.32	166.23	294.49	230.88
Wholesale trade	313.71	173.33 *	316.53	279.19	355.46	342.19	238.44	348.71
Retail trade	439.81	341.16	339.41	410.43	385.00	504.84	371.12	464.12
Fin., ins., real est.	351.65	205.79	182.18 *	198.43	430.81	404.94	204.44	396.08
Services	312.22	299.99	288.00	295.80	309.25	332.24	288.64	322.60
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	327.75	263.50	283.76	307.13	339.41	354.27	289.03	342.37
For profit, unincorporated	299.03	264.41	282.05	438.98	323.36	250.05	291.67	306.66
Nonprofit	274.03	220.80	300.08	259.25	286.35	271.78	237.65	282.11
Unknown	378.20	308.93 *	193.61 *	120.18 *	431.59	378.18	246.42 *	388.99
Age of firm								
Less than 5 years	359.74	375.95	382.78	381.36	310.26	282.03	374.50	330.54
5-9 years	301.76	304.52	322.06	300.85	300.25	251.07	303.80	298.96
10-19 years	265.82	211.97	250.34	289.44	293.39	279.86	252.89	279.37
20 or more years	301.40	194.91	241.27	295.26	316.10	325.38	249.80	317.06
Unknown	360.62	93.14 *	318.29	316.29	388.40	359.29	262.12	364.46
Multi/single status								
2 or more locations	344.01	273.15	289.02	328.62	360.87	341.58	323.24	344.93
1 location only	285.96	261.27	284.53	297.38	293.22	313.76	279.56	295.08
Percent full-time employees								
Less than 25%	390.11	426.73 *	416.02	374.55	396.87	368.55	427.27	371.60
25-49%	394.66	298.18	310.17	478.74	332.05	413.31	388.52	396.47
50-74%	321.12	290.44	275.67	362.40	306.62	337.71	290.58	334.80
75% or more	314.84	250.16	283.28	288.51	335.14	335.40	275.01	329.13
Union presence								
No union employees	330.49	264.49	281.34	306.73	339.62	374.49	284.40	351.57
Has union employees	252.32	62.65 *	154.09 *	277.61	218.16	266.45	181.87	257.89
Unknown	331.81	309.66	485.30	324.26	440.19	294.80	353.47	328.02
Percent low wage employees								
50% or more low wage	382.15	257.79	318.80	465.70	382.32	383.90	347.59	393.32
Less than 50% low wage	298.73	263.51	278.65	292.07	308.43	322.06	278.28	310.21
Unknown	359.65	227.25	344.83	342.07	447.39	351.69	316.67	362.21

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.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	76.82 *	67.39	78.32 *	98.64 *	176.62	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., comm., 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 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. 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	314.84	302.79	329.46	354.07	287.82	313.00	329.76	309.96
Industry group								
Agric., fish., forest.	413.99 *	388.76 *	482.34 *	570.67 *	116.80 *	713.64	453.27 *	369.95
Mining	671.56 *	0.00	0.00	839.71 *	0.00	660.35 *	968.07 *	554.88 *
Construction	331.43 *	278.46 *	293.73	436.78 *	137.00 *	359.15	306.91	380.43 *
Manufacturing	260.73	163.50 *	238.92	233.17	291.79	267.20	246.28	263.77
Transp., commu., util.	225.76	297.35 *	483.29	487.17	380.49	138.55	411.69	187.33
Wholesale trade	306.56	184.18 *	284.00	416.51	291.86	294.67	277.76	320.62
Retail trade	387.68	311.52	437.05	345.58	318.84	437.33	388.88	387.28
Fin., ins., real est.	365.64	208.50	102.82 *	213.97 *	364.69 *	412.07	182.33	398.14
Services	313.44	370.41	344.71	396.35	264.71	290.92	362.75	295.52
Ownership								
For profit, incorporated	326.91	311.03	323.08	338.91	300.56	336.15	330.79	325.57
For profit, unincorporated	297.33	264.97	385.30	578.33	265.64	179.34 *	345.06	256.06
Nonprofit	254.47	346.13 *	309.34	364.18	229.32	220.51	300.84	246.84
Unknown	384.59	369.23 *	1,260.00 *	207.10	508.65	365.60	304.76 *	391.53
Age of firm								
Less than 5 years	396.67	384.79	496.48	418.00 *	304.27	437.91	403.90	382.96
5-9 years	345.29	402.44	337.58	437.92	302.17	193.10 *	363.94	327.07
10-19 years	275.38	210.31	288.09	336.74	240.42	259.09	299.34	253.94
20 or more years	302.32	213.08	270.67	307.08	291.76	320.40	277.82	308.17
Unknown	317.02	314.19 *	342.71 *	404.54	298.50	314.85	362.98	315.64
Multi/single status								
2 or more locations	316.03	317.97 *	274.17 *	360.44	291.55	318.37	319.79	315.91
1 location only	313.09	302.45	332.90	352.00	283.84	161.20 *	330.55	290.27
Percent full-time employees								
Less than 25%	347.71	317.51 *	357.75	375.61	397.67	249.13 *	355.71 *	341.97
25-49%	357.49	181.82 *	261.40 *	450.38 *	458.34	333.83	337.26	363.39
50-74%	302.31	361.58	331.52	395.61	238.61	273.20	356.34	282.41
75% or more	313.77	291.98	331.92	340.96	287.20	317.19	324.41	310.37
Union presence								
No union employees	330.51	316.82	333.90	337.99	295.21	350.92	336.86	327.88
Has union employees	237.31	33.69 *	59.36 *	589.04 *	202.26	231.17	164.37 *	242.66
Unknown	295.79	170.59 *	565.45 *	443.83	314.92	270.74	321.30 *	292.60
Percent low wage employees								
50% or more low wage	417.10	258.77 *	390.81 *	452.06	410.78	462.75	345.55	440.14
Less than 50% low wage	308.45	308.65	325.45	343.31	268.94	310.08	329.26	298.05
Unknown	312.70	232.68 *	345.70	394.90	318.36	309.46	325.18	311.99

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. 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 *	134.49 *	206.37 *	172.22 *	60.60 *	204.05	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
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 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. 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	319.56	223.77	280.56	285.93	367.39	336.63	264.27	339.92
Industry group								
Agric., fish., forest.	121.51 *	33.60 *	164.32 *	45.84 *	208.83 *	686.60	74.62 *	161.16 *
Mining	620.09 *	0.00	23.66 *	1,803.68 *	28.69 *	418.96	980.22 *	362.71
Construction	300.29	200.57	260.72 *	284.41	477.81	189.35 *	268.25	341.00 *
Manufacturing	279.08	154.89 *	278.59	257.10	334.15	256.96	259.12	283.00
Transp., comm., util.	265.16	301.01 *	247.43	415.00	392.62	186.23	274.99	262.95
Wholesale trade	308.77	187.84 *	359.77	206.01	397.71	325.73	223.03	350.90
Retail trade	435.05	368.36	314.78	441.02	429.03	467.58	367.45	456.67
Fin., ins., real est.	333.10	163.24 *	226.83 *	194.95 *	403.39	396.03	195.59	379.09
Services	310.64	242.52	279.77	260.09	351.36	335.32	254.49	335.04
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	323.45	232.77	277.99	285.32	369.25	347.34	270.93	343.76
For profit, unincorporated	291.03	216.77	257.21	356.61	354.89	301.64	241.88	342.37
Nonprofit	286.06	179.69 *	324.47 *	262.04	334.85	257.28	251.25	293.91
Unknown	393.63	73.91 *	193.90 *	109.87 *	447.15	387.69	166.70 *	403.61
Age of firm								
Less than 5 years	328.29	328.60	347.77	325.95	354.11	260.66	331.71	321.18
5-9 years	284.92	251.79	328.96	215.93	387.81 *	330.20	277.69	297.83
10-19 years	266.97	202.71	246.25	273.26	325.90	286.77	239.58	293.51
20 or more years	301.67	167.82	240.02	307.46	339.74	304.93	248.55	318.35
Unknown	367.50	32.84 *	333.06	275.77	424.11	361.08	213.99 *	374.03
Multi/single status								
2 or more locations	353.44	222.84 *	307.39	325.52	405.01	338.65	338.17	354.16
1 location only	271.85	223.79	277.74	272.72	309.24	289.54	256.19	293.86
Percent full-time employees								
Less than 25%	333.27	123.50	500.90 *	294.24	376.80 *	328.96	281.27	347.56
25-49%	409.29	298.84	286.35	528.87	257.33	468.09	397.26	412.34
50-74%	333.04	239.47	273.14	345.75	350.59	367.48	261.29	363.62
75% or more	313.22	219.83	279.03	271.59	373.63	323.99	259.37	333.12
Union presence								
No union employees	330.71	228.26	272.90	290.94	375.41	373.66	261.30	362.86
Has union employees	238.77	87.79 *	203.60 *	234.28 *	223.17	248.73	252.84 *	237.82
Unknown	350.60	193.79	502.97	263.18	502.11	302.39	342.44	351.98
Percent low wage employees								
50% or more low wage	339.49	211.37	247.44	421.11	346.69	335.73	302.65	347.94
Less than 50% low wage	295.14	223.97	273.29	278.70	339.43	309.72	258.91	315.75
Unknown	376.30	231.32	374.88	277.12	516.28	357.45	330.24	378.87

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. 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 *	142.91 *	55.28 *	96.44 *	108.19 *	196.00	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., comm., 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 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. 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	334.96	298.45	214.64	253.32	285.30	433.68	260.58	369.86
Industry group								
Agric., fish., forest.	73.98 *						140.12 *	50.07 *
Mining	269.73						262.68 *	274.55
Construction	247.49						233.21	277.92
Manufacturing	258.74						233.99	262.04
Transp., commu., util.	192.34						145.79 *	202.30
Wholesale trade	351.87						213.05	395.54
Retail trade	593.64						349.20	734.63
Fin., ins., real est.	401.12						259.34	490.85
Services	316.29						260.95	357.14
Unknown	0.00						0.00	0.00
Ownership								
For profit, incorporated	347.87						269.28	381.74
For profit, unincorporated	331.87						341.07	317.66
Nonprofit	281.79						113.20	350.84
Unknown	306.97						272.90 *	315.48
Age of firm								
Less than 5 years	379.44						465.95	220.90 *
5-9 years	228.92						257.80	188.22
10-19 years	235.34						214.54	285.60
20 or more years	298.67						211.61	337.01
Unknown	435.87						296.72	442.18
Multi/single status								
2 or more locations	378.92						283.11	385.43
1 location only	277.50						257.72	314.84
Percent full-time employees								
Less than 25%	577.65 *						649.21 *	504.98
25-49%	447.94						472.12	434.41
50-74%	332.07						251.94	403.86
75% or more	324.23						234.19	361.92
Union presence								
No union employees	329.93						261.30	367.66
Has union employees	350.08						59.15 *	393.75
Unknown	361.59						414.13 *	341.96
Percent low wage employees								
50% or more low wage	480.64						429.03	529.99
Less than 50% low wage	289.69						246.17	320.19
Unknown	416.51						264.01 *	428.89

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

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.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 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.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%	5.2% *	15.6% *	10.3% *	5.2% *	24.6%	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., comm., 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 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.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%	4.04% *	4.88% *	5.02% *	7.05% *	6.65%	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., comm., 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 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. 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% *	19.3% *	23.2% *	37.3% *	5.0% *	41.9%	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%
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 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. 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% *	7.08% *	10.59% *	11.23% *	2.55% *	11.87%	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%
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 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.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% *	1.9% *	10.0% *	2.8% *	13.3% *	32.9%	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 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.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% *	4.45% *	3.47% *	6.25% *	7.15% *	9.03%	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 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.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%	
		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.							
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 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. 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 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.C.4(1997) Percent of private-sector employees that are enrolled in a health insurance plan with 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 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.C.4(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with 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 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. C. 4. a(1997) Percent of private-sector employees that are enrolled in a health insurance plan with 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%	89.6%	55.7%	59.3%	69.9%	0.1% *	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., comm., 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 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.C.4.a(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with 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%	7.28%	11.49%	15.25%	16.11%	0.03% *	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., comm., 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 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.