

Table I.D.1(1997) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,332.29 | 5,102.50 | 5,263.74 | 5,119.80 | 5,122.23 | 5,489.97 | 5,178.21 | 5,366.70 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,361.77 | 4,483.47 | 5,167.34 | 4,094.23 | 3,940.04 | 4,440.69 | 4,738.17 | 3,974.09 |
| Mining | 6,761.75 | 6,715.68 | 5,080.03 | 6,709.40 | 6,066.60 | 7,278.43 | 6,567.46 | 6,868.33 |
| Construction | 4,739.95 | 4,639.27 | 4,932.41 | 4,738.15 | 4,416.23 | 5,209.51 | 4,760.52 | 4,708.28 |
| Manufacturing | 5,194.12 | 4,729.15 | 5,098.01 | 4,873.88 | 4,925.88 | 5,366.54 | 4,991.99 | 5,217.86 |
| Transp., comm., util. | 5,603.96 | 5,549.78 | 5,378.37 | 4,914.57 | 5,007.31 | 5,852.23 | 5,203.50 | 5,650.22 |
| Wholesale trade | 5,268.12 | 5,309.52 | 5,233.12 | 5,045.67 | 4,925.44 | 5,476.03 | 5,254.27 | 5,271.69 |
| Retail trade | 5,004.02 | 4,954.97 | 5,507.12 | 4,830.51 | 4,848.97 | 5,012.78 | 5,119.48 | 4,978.67 |
| Fin., ins., real est. | 5,651.11 | 5,551.81 | 5,570.27 | 6,010.79 | 5,720.67 | 5,602.09 | 5,769.18 | 5,629.27 |
| Services | 5,481.90 | 5,179.38 | 5,334.80 | 5,295.89 | 5,408.07 | 5,644.87 | 5,215.84 | 5,554.48 |
| Unknown | 5,889.11 | 5,889.11 | 0.00 | 0.00 | 0.00 | 0.00 | 5,889.11 | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,293.84 | 5,153.34 | 5,111.55 | 5,089.65 | 5,053.79 | 5,450.56 | 5,144.71 | 5,326.77 |
| For profit, unincorporated | 5,258.46 | 5,041.30 | 5,880.24 | 4,677.83 | 5,132.90 | 5,535.54 | 5,264.18 | 5,253.99 |
| Nonprofit | 5,638.17 | 4,784.71 | 5,845.05 | 5,567.22 | 5,540.74 | 5,782.85 | 5,268.65 | 5,696.82 |
| Unknown | 5,260.11 | 5,670.32 | 7,370.60 | 4,920.46 | 4,827.46 | 5,439.40 | 5,476.84 | 5,244.26 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,231.42 | 5,093.35 | 5,470.18 | 4,758.05 | 5,023.92 | 6,445.69 | 5,126.45 | 5,404.90 |
| 5-9 years | 5,014.83 | 5,145.55 | 4,956.37 | 4,813.34 | 4,933.34 | 5,423.53 | 4,969.13 | 5,062.27 |
| 10-19 years | 5,269.22 | 5,071.63 | 5,236.75 | 5,130.38 | 5,025.63 | 5,723.48 | 5,211.89 | 5,313.24 |
| 20 or more years | 5,357.26 | 5,144.67 | 5,282.26 | 5,268.25 | 5,112.12 | 5,513.79 | 5,248.59 | 5,379.84 |
| Unknown | 5,380.22 | 4,699.44 | 5,540.79 | 5,089.91 | 5,202.21 | 5,436.70 | 5,292.55 | 5,382.22 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,416.30 | 5,649.68 | 5,476.16 | 5,441.40 | 5,165.03 | 5,474.56 | 5,702.30 | 5,408.73 |
| 1 location only | 5,136.48 | 5,079.74 | 5,242.90 | 4,997.50 | 5,043.21 | 5,859.78 | 5,120.70 | 5,155.61 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,827.11 | 5,215.67 | 5,213.74 | 4,852.85 | 4,723.58 | 4,701.69 | 5,160.40 | 4,718.82 |
| 25-49% | 5,228.87 | 4,627.14 | 5,009.88 | 4,957.39 | 5,808.75 | 5,195.46 | 4,872.78 | 5,284.37 |
| 50-74% | 5,413.07 | 5,226.04 | 5,331.63 | 5,030.16 | 5,529.95 | 5,501.33 | 5,165.70 | 5,475.54 |
| 75% or more | 5,334.19 | 5,103.16 | 5,263.77 | 5,134.32 | 5,070.98 | 5,509.32 | 5,188.34 | 5,366.63 |
| Union presence | | | | | | | | |
| No union employees | 5,266.26 | 5,154.43 | 5,252.27 | 5,086.54 | 5,087.18 | 5,434.97 | 5,195.89 | 5,287.73 |
| Has union employees | 5,517.57 | 4,352.94 | 5,391.25 | 5,410.99 | 5,273.23 | 5,625.76 | 4,986.82 | 5,560.36 |
| Unknown | 5,387.74 | 5,575.82 | 5,209.64 | 5,072.66 | 5,129.61 | 5,440.95 | 5,216.99 | 5,398.97 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,642.57 | 5,145.07 | 4,758.06 | 4,866.51 | 4,531.24 | 4,516.06 | 4,978.93 | 4,551.84 |
| Less than 50% low wage | 5,285.36 | 5,108.41 | 5,266.97 | 5,128.36 | 5,102.03 | 5,531.20 | 5,188.72 | 5,320.68 |
| Unknown | 5,474.97 | 4,889.06 | 5,431.22 | 5,152.62 | 5,379.79 | 5,496.40 | 5,125.04 | 5,484.80 |

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](#).

Table I.D.1(1997) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 40.86 | 79.33 | 88.46 | 85.23 | 89.69 | 43.23 | 59.98 | 41.98 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 223.92 | 217.22 | 484.83 | 880.57 | 720.66 | 1,113.70 | 176.50 | 447.59 |
| Mining | 420.01 | 1,401.01 | 1,226.67 | 1,047.45 | 1,657.97 | 1,186.80 | 922.12 | 494.02 |
| Construction | 87.91 | 135.05 | 113.07 | 191.19 | 315.64 | 618.24 | 89.12 | 184.23 |
| Manufacturing | 43.98 | 176.08 | 125.45 | 80.36 | 124.50 | 49.08 | 96.58 | 46.74 |
| Transp., comm., util. | 208.03 | 267.61 | 387.71 | 302.27 | 293.62 | 317.85 | 242.69 | 259.71 |
| Wholesale trade | 82.55 | 166.67 | 174.30 | 66.31 | 187.92 | 144.79 | 102.36 | 111.01 |
| Retail trade | 80.06 | 98.54 | 285.02 | 147.28 | 95.05 | 96.71 | 177.98 | 74.56 |
| Fin., ins., real est. | 64.22 | 168.46 | 213.58 | 565.71 | 240.06 | 78.78 | 214.90 | 61.89 |
| Services | 60.30 | 146.37 | 103.94 | 102.08 | 118.72 | 89.68 | 85.65 | 64.00 |
| Unknown | 1,589.58 | 1,589.58 | 0.00 | 0.00 | 0.00 | 0.00 | 1,589.58 | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 41.31 | 76.42 | 63.62 | 83.86 | 79.68 | 54.70 | 55.92 | 50.98 |
| For profit, unincorporated | 173.90 | 166.78 | 304.46 | 333.97 | 205.04 | 268.41 | 183.33 | 215.91 |
| Nonprofit | 150.14 | 212.98 | 220.95 | 169.12 | 214.25 | 221.61 | 200.16 | 156.11 |
| Unknown | 149.37 | 635.60 | 1,932.51 | 332.20 | 309.68 | 162.37 | 444.40 | 141.04 |
| Age of firm | | | | | | | | |
| Less than 5 years | 149.38 | 191.13 | 288.97 | 141.14 | 213.12 | 506.91 | 160.31 | 258.54 |
| 5-9 years | 46.77 | 91.61 | 124.56 | 163.25 | 186.45 | 254.79 | 47.93 | 115.89 |
| 10-19 years | 94.14 | 97.27 | 116.49 | 184.94 | 155.84 | 141.29 | 104.65 | 108.22 |
| 20 or more years | 39.81 | 149.56 | 97.97 | 114.65 | 110.95 | 56.79 | 91.10 | 35.39 |
| Unknown | 78.07 | 400.21 | 317.65 | 152.40 | 153.73 | 68.43 | 149.40 | 78.56 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 49.42 | 414.40 | 206.22 | 178.27 | 114.32 | 46.24 | 256.35 | 49.18 |
| 1 location only | 42.71 | 80.32 | 99.51 | 76.90 | 116.21 | 282.97 | 53.67 | 73.42 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 133.35 | 196.24 | 356.71 | 149.95 | 279.55 | 234.33 | 185.37 | 159.27 |
| 25-49% | 142.23 | 281.05 | 282.23 | 85.16 | 391.04 | 212.56 | 164.79 | 153.65 |
| 50-74% | 66.93 | 115.38 | 142.74 | 190.45 | 193.19 | 92.65 | 85.74 | 70.66 |
| 75% or more | 47.68 | 90.33 | 97.02 | 87.68 | 111.97 | 49.27 | 65.93 | 50.07 |
| Union presence | | | | | | | | |
| No union employees | 56.42 | 98.96 | 111.06 | 79.14 | 99.57 | 77.52 | 68.75 | 64.24 |
| Has union employees | 67.27 | 260.61 | 141.66 | 282.56 | 185.34 | 103.53 | 179.00 | 81.79 |
| Unknown | 87.51 | 369.45 | 426.17 | 268.81 | 322.91 | 124.64 | 260.65 | 94.39 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 63.65 | 271.48 | 187.70 | 191.22 | 75.48 | 102.16 | 173.91 | 67.92 |
| Less than 50% low wage | 35.49 | 85.50 | 101.01 | 91.00 | 86.40 | 78.80 | 66.50 | 37.94 |
| Unknown | 68.27 | 329.58 | 315.70 | 202.71 | 159.93 | 68.14 | 194.54 | 71.38 |

Source: Agency for Healthcare Research and Quality, Center for 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](#).

Table I.D.1.a(1997) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,152.10 | 4,926.09 | 5,250.50 | 4,864.13 | 5,007.65 | 5,254.29 | 5,036.46 | 5,173.08 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,929.81 | 4,535.65 | 5,322.12 | 3,927.13 | 6,456.02 | 4,345.69 | 4,927.77 | 4,933.88 |
| Mining | 7,106.99 | 6,816.00 * | 6,360.00 * | 6,696.00 | 0.00 | 7,663.48 | 6,578.96 | 7,152.12 |
| Construction | 4,583.91 | 4,890.58 | 4,730.67 | 4,516.17 | 4,226.33 | 4,202.04 | 4,720.62 | 4,359.86 |
| Manufacturing | 5,113.45 | 5,119.20 | 4,728.92 | 4,756.97 | 4,676.73 | 5,291.31 | 4,946.79 | 5,131.43 |
| Transp., comm., util. | 5,302.88 | 4,737.23 | 4,307.33 | 4,252.79 | 4,863.55 | 5,540.03 | 4,834.67 | 5,352.97 |
| Wholesale trade | 5,018.22 | 4,959.98 | 5,053.60 | 5,353.03 | 5,095.70 | 4,854.52 | 5,208.95 | 4,966.74 |
| Retail trade | 4,921.58 | 4,408.87 | 6,869.71 | 4,680.74 | 4,890.53 | 4,777.33 | 5,510.55 | 4,792.70 |
| Fin., ins., real est. | 5,286.24 | 4,824.55 | 5,089.31 | 5,242.22 | 4,993.40 | 5,372.85 | 4,898.51 | 5,326.80 |
| Services | 5,229.01 | 5,076.68 | 5,088.05 | 4,817.42 | 5,301.19 | 5,316.40 | 4,985.54 | 5,278.54 |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,135.72 | 5,032.83 | 4,925.19 | 4,844.91 | 4,965.88 | 5,258.26 | 4,933.08 | 5,173.50 |
| For profit, unincorporated | 5,148.23 | 4,577.76 | 7,415.78 | 4,651.14 | 4,899.92 | 4,917.83 | 5,560.85 | 4,903.76 |
| Nonprofit | 5,358.26 | 5,132.70 | 5,240.14 | 4,904.77 | 5,384.25 | 5,439.52 | 5,173.98 | 5,374.59 |
| Unknown | 4,795.57 | 3,887.60 | 7,200.00 * | 5,979.73 | 4,565.46 | 4,808.96 | 5,419.80 | 4,752.24 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,085.77 | 4,746.19 | 6,501.81 | 4,571.36 | 4,794.73 | 5,244.69 | 5,190.11 | 4,915.96 |
| 5-9 years | 4,904.60 | 5,161.26 | 4,440.35 | 4,769.75 | 4,546.57 | 5,610.87 | 4,780.49 | 5,001.11 |
| 10-19 years | 4,839.80 | 4,653.80 | 5,126.48 | 4,479.80 | 4,463.68 | 5,411.52 | 4,809.22 | 4,858.54 |
| 20 or more years | 5,299.83 | 5,200.16 | 5,071.85 | 5,104.34 | 5,250.83 | 5,372.85 | 5,122.63 | 5,325.06 |
| Unknown | 5,127.08 | 5,626.12 | 5,461.04 | 5,239.74 | 5,027.72 | 5,135.20 | 5,791.18 | 5,114.40 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,228.10 | 5,593.61 | 5,264.60 | 5,232.01 | 5,055.13 | 5,253.74 | 5,514.33 | 5,223.03 |
| 1 location only | 4,952.56 | 4,907.58 | 5,249.37 | 4,725.57 | 4,945.82 | 5,270.14 | 4,993.69 | 4,909.60 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,744.43 | 4,800.51 | 4,038.51 | 4,539.29 | 5,159.67 | 4,769.28 | 4,394.29 | 4,900.66 |
| 25-49% | 5,317.17 | 4,144.57 | 4,910.11 | 4,750.81 | 6,339.59 | 5,208.22 | 4,453.30 | 5,418.83 |
| 50-74% | 5,096.25 | 5,172.07 | 5,081.93 | 4,739.66 | 5,543.84 | 5,034.59 | 4,910.81 | 5,131.40 |
| 75% or more | 5,154.85 | 4,937.33 | 5,305.71 | 4,889.89 | 4,867.58 | 5,278.78 | 5,081.14 | 5,168.21 |
| Union presence | | | | | | | | |
| No union employees | 5,100.53 | 4,934.78 | 5,237.20 | 4,861.68 | 4,970.31 | 5,221.79 | 5,023.33 | 5,119.82 |
| Has union employees | 5,335.75 | 4,534.81 | 4,937.20 | 5,177.88 | 5,152.90 | 5,392.19 | 5,086.95 | 5,348.91 |
| Unknown | 5,157.71 | 5,143.40 | 6,028.48 | 4,600.43 | 5,176.86 | 5,163.69 | 5,221.30 | 5,153.91 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,774.88 | 5,262.44 | 4,967.31 | 4,884.22 | 4,520.57 | 4,861.49 | 5,016.32 | 4,723.67 |
| Less than 50% low wage | 5,137.95 | 4,912.02 | 5,234.10 | 4,856.45 | 5,028.25 | 5,323.10 | 5,019.95 | 5,173.38 |
| Unknown | 5,200.21 | 4,994.95 | 5,438.00 | 4,989.52 | 5,076.36 | 5,209.24 | 5,271.91 | 5,198.21 |

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.D.1.a(1997) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 33.12 | 90.25 | 239.18 | 76.67 | 51.89 | 50.24 | 104.35 | 40.39 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 348.05 | 1,030.34 | 1,014.86 | 1,100.14 | 1,682.01 | 1,213.84 | 372.31 | 1,057.99 |
| Mining | 1,155.54 | 2,155.41 * | 2,011.21 * | 1,996.36 | 0.00 | 2,040.04 | 1,835.14 | 1,746.04 |
| Construction | 76.95 | 134.90 | 205.25 | 175.67 | 721.08 | 913.90 | 106.68 | 139.88 |
| Manufacturing | 72.67 | 338.16 | 541.22 | 171.92 | 198.30 | 89.48 | 179.89 | 82.95 |
| Transp., comm., util. | 199.77 | 285.86 | 808.41 | 659.38 | 467.74 | 219.21 | 233.15 | 267.50 |
| Wholesale trade | 109.18 | 216.56 | 386.64 | 590.44 | 235.87 | 268.52 | 240.89 | 89.54 |
| Retail trade | 85.33 | 162.15 | 758.04 | 207.23 | 256.54 | 128.98 | 528.48 | 98.03 |
| Fin., ins., real est. | 78.60 | 329.84 | 649.66 | 582.48 | 268.15 | 110.79 | 172.09 | 90.58 |
| Services | 80.50 | 129.90 | 173.15 | 149.80 | 145.78 | 109.09 | 122.46 | 92.49 |
| Ownership | | | | | | | | |
| For profit, incorporated | 37.38 | 120.73 | 85.47 | 80.35 | 104.97 | 46.28 | 88.05 | 50.52 |
| For profit, unincorporated | 248.36 | 114.96 | 1,000.57 | 358.29 | 238.26 | 164.22 | 574.78 | 202.96 |
| Nonprofit | 95.46 | 376.10 | 207.22 | 181.36 | 150.81 | 151.51 | 183.11 | 110.19 |
| Unknown | 220.51 | 1,036.70 | 2,276.84 * | 1,320.79 | 405.51 | 172.18 | 1,085.90 | 190.69 |
| Age of firm | | | | | | | | |
| Less than 5 years | 266.19 | 179.40 | 727.63 | 148.19 | 182.07 | 685.29 | 343.58 | 187.06 |
| 5-9 years | 111.35 | 212.23 | 201.36 | 226.50 | 181.97 | 300.35 | 164.59 | 168.64 |
| 10-19 years | 97.93 | 114.12 | 162.60 | 174.70 | 205.27 | 234.66 | 146.53 | 153.38 |
| 20 or more years | 55.74 | 163.99 | 176.38 | 211.61 | 85.83 | 71.20 | 105.19 | 62.03 |
| Unknown | 85.98 | 1,037.50 | 1,125.69 | 155.77 | 141.76 | 98.49 | 275.28 | 87.51 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 41.37 | 484.92 | 583.61 | 142.01 | 110.89 | 52.53 | 221.73 | 43.45 |
| 1 location only | 75.99 | 89.44 | 254.27 | 119.56 | 202.75 | 799.50 | 102.63 | 140.31 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 134.60 | 758.75 | 523.43 | 487.72 | 517.10 | 583.06 | 307.88 | 164.51 |
| 25-49% | 140.17 | 355.53 | 845.68 | 283.85 | 770.30 | 182.49 | 298.22 | 149.53 |
| 50-74% | 53.06 | 269.46 | 219.90 | 310.43 | 184.57 | 81.67 | 229.18 | 45.33 |
| 75% or more | 35.94 | 106.71 | 268.93 | 73.50 | 43.06 | 59.34 | 122.86 | 44.24 |
| Union presence | | | | | | | | |
| No union employees | 48.98 | 91.53 | 254.44 | 61.05 | 68.28 | 86.88 | 121.17 | 53.18 |
| Has union employees | 126.81 | 752.31 | 813.38 | 360.68 | 213.64 | 145.09 | 315.15 | 127.65 |
| Unknown | 128.13 | 398.21 | 1,081.62 | 379.55 | 234.19 | 142.77 | 404.46 | 126.09 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 99.88 | 362.90 | 275.48 | 570.61 | 122.11 | 120.07 | 267.37 | 120.33 |
| Less than 50% low wage | 55.46 | 93.61 | 242.05 | 92.24 | 61.58 | 72.23 | 115.94 | 62.89 |
| Unknown | 83.66 | 437.23 | 779.53 | 172.28 | 226.83 | 90.47 | 305.56 | 85.76 |

Source: Agency for Healthcare Research and Quality, Center for 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. 1. b(1997) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,401.29 | 4,981.84 | 5,193.82 | 5,234.93 | 5,166.03 | 5,617.22 | 5,155.53 | 5,457.65 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,194.80 | 4,713.54 | 4,677.18 | 3,925.36 | 3,826.80 | 4,334.86 | 4,730.13 | 3,841.35 |
| Mining | 7,019.45 | 7,978.17 | 4,956.42 | 7,173.82 | 6,066.60 | 7,678.67 | 6,955.37 | 7,061.31 |
| Construction | 4,776.19 | 4,322.57 | 5,067.31 | 4,873.46 | 4,399.94 | 6,054.31 | 4,765.54 | 4,790.35 |
| Manufacturing | 5,212.79 | 4,667.24 | 4,897.41 | 4,976.70 | 5,061.30 | 5,373.19 | 4,967.88 | 5,244.02 |
| Transp., commu., util. | 5,702.47 | 6,076.56 | 5,286.28 | 4,879.29 | 5,028.58 | 6,000.95 | 5,015.43 | 5,773.95 |
| Wholesale trade | 5,356.54 | 5,711.60 | 5,230.18 | 4,920.24 | 4,833.64 | 5,679.66 | 5,312.08 | 5,368.38 |
| Retail trade | 5,090.44 | 5,262.77 | 4,979.17 | 4,914.18 | 4,853.54 | 5,174.27 | 4,996.94 | 5,109.42 |
| Fin., ins., real est. | 5,776.84 | 5,399.18 | 5,753.54 | 5,887.26 | 5,959.60 | 5,748.35 | 5,709.73 | 5,790.54 |
| Services | 5,559.37 | 4,889.44 | 5,399.77 | 5,555.88 | 5,448.35 | 5,794.81 | 5,149.51 | 5,673.51 |
| Unknown | 5,635.50 | 5,635.50 | 0.00 | 0.00 | 0.00 | 0.00 | 5,635.50 | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,352.30 | 5,137.12 | 5,103.90 | 5,186.32 | 5,097.53 | 5,538.89 | 5,190.38 | 5,389.46 |
| For profit, unincorporated | 5,274.12 | 4,918.21 | 5,367.15 | 4,749.65 | 5,394.27 | 5,725.51 | 5,071.81 | 5,445.99 |
| Nonprofit | 5,743.53 | 4,431.89 | 5,919.32 | 5,851.21 | 5,517.38 | 6,086.35 | 5,002.38 | 5,872.57 |
| Unknown | 5,462.99 | 3,968.97 | 5,733.10 * | 5,269.05 | 4,811.35 | 5,783.52 | 4,946.89 | 5,475.46 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,129.90 | 4,969.85 | 4,937.79 | 4,894.79 | 4,996.31 | 6,358.77 | 4,915.76 | 5,463.90 |
| 5-9 years | 5,051.52 | 5,167.62 | 5,317.06 | 4,721.48 | 5,035.45 | 5,225.78 | 5,061.66 | 5,039.96 |
| 10-19 years | 5,426.66 | 5,086.08 | 5,043.19 | 5,343.34 | 5,410.74 | 5,899.10 | 5,225.46 | 5,570.56 |
| 20 or more years | 5,372.62 | 4,847.97 | 5,301.00 | 5,423.82 | 5,078.85 | 5,580.02 | 5,270.40 | 5,395.22 |
| Unknown | 5,501.38 | 4,530.20 | 5,584.28 | 4,945.72 | 5,246.14 | 5,598.57 | 5,041.24 | 5,512.27 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,510.91 | 4,698.04 | 5,619.67 | 5,525.67 | 5,209.92 | 5,596.20 | 5,669.39 | 5,506.56 |
| 1 location only | 5,156.06 | 4,990.00 | 5,146.81 | 5,130.73 | 5,081.40 | 6,224.36 | 5,099.15 | 5,224.00 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,906.58 | 5,934.41 | 6,418.28 | 5,073.18 | 4,400.44 | 4,812.98 | 6,068.37 | 4,681.83 |
| 25-49% | 5,198.67 | 4,391.06 | 4,917.79 | 4,901.52 | 5,565.92 | 5,227.45 | 4,771.78 | 5,259.60 |
| 50-74% | 5,534.15 | 5,181.42 | 5,373.02 | 5,427.56 | 5,543.01 | 5,633.95 | 5,253.36 | 5,605.10 |
| 75% or more | 5,403.01 | 4,959.90 | 5,175.09 | 5,231.24 | 5,136.23 | 5,643.86 | 5,147.87 | 5,462.03 |
| Union presence | | | | | | | | |
| No union employees | 5,323.98 | 5,106.53 | 5,185.68 | 5,169.53 | 5,158.23 | 5,541.45 | 5,192.21 | 5,365.20 |
| Has union employees | 5,572.38 | 4,138.79 | 5,449.12 | 5,711.37 | 5,164.04 | 5,727.88 | 4,936.79 | 5,625.76 |
| Unknown | 5,581.76 | 4,589.85 | 4,592.47 | 5,405.71 | 5,271.10 | 5,696.75 | 4,651.17 | 5,633.10 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,638.07 | 5,574.13 | 4,459.58 | 4,922.17 | 4,569.43 | 4,495.58 | 5,039.29 | 4,544.69 |
| Less than 50% low wage | 5,312.04 | 4,964.01 | 5,195.19 | 5,244.58 | 5,099.37 | 5,628.84 | 5,159.93 | 5,368.05 |
| Unknown | 5,646.16 | 4,864.41 | 5,560.82 | 5,244.22 | 5,611.81 | 5,667.25 | 5,149.08 | 5,660.18 |

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.1.b(1997) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 75.89 | 80.14 | 62.76 | 103.55 | 116.09 | 97.80 | 60.30 | 85.65 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 313.36 | 544.23 | 866.26 | 847.07 | 832.74 | 1,204.59 | 245.86 | 651.26 |
| Mining | 675.82 | 2,278.57 | 1,298.14 | 1,560.32 | 1,657.97 | 1,842.61 | 1,409.97 | 1,013.94 |
| Construction | 150.93 | 216.59 | 138.67 | 307.61 | 386.24 | 609.10 | 132.69 | 260.36 |
| Manufacturing | 99.83 | 439.51 | 157.67 | 121.83 | 163.09 | 115.42 | 132.26 | 105.53 |
| Transp., commu., util. | 298.73 | 872.65 | 538.63 | 391.90 | 337.15 | 500.93 | 484.39 | 361.83 |
| Wholesale trade | 122.24 | 326.62 | 175.05 | 112.74 | 258.01 | 177.86 | 156.76 | 157.51 |
| Retail trade | 106.85 | 166.99 | 241.66 | 192.22 | 129.78 | 168.25 | 108.92 | 140.71 |
| Fin., ins., real est. | 124.32 | 235.79 | 302.73 | 303.79 | 219.02 | 175.32 | 206.61 | 126.93 |
| Services | 126.55 | 141.05 | 204.56 | 114.89 | 202.30 | 141.76 | 121.81 | 128.82 |
| Unknown | 1,613.20 | 1,613.20 | 0.00 | 0.00 | 0.00 | 0.00 | 1,613.20 | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 69.13 | 106.48 | 72.73 | 90.90 | 110.10 | 108.56 | 63.99 | 86.05 |
| For profit, unincorporated | 232.34 | 176.60 | 222.08 | 414.09 | 312.65 | 529.33 | 85.07 | 337.81 |
| Nonprofit | 267.82 | 327.24 | 220.36 | 217.84 | 290.67 | 364.41 | 216.00 | 268.91 |
| Unknown | 152.44 | 769.81 | 1,726.49 * | 837.18 | 290.91 | 233.25 | 473.42 | 148.55 |
| Age of firm | | | | | | | | |
| Less than 5 years | 173.19 | 143.14 | 230.02 | 194.43 | 235.43 | 736.04 | 107.75 | 308.72 |
| 5-9 years | 71.97 | 102.83 | 227.42 | 171.00 | 260.90 | 482.68 | 91.15 | 167.73 |
| 10-19 years | 125.57 | 128.93 | 163.21 | 178.89 | 311.98 | 128.87 | 99.76 | 156.14 |
| 20 or more years | 84.20 | 224.26 | 117.06 | 158.15 | 163.48 | 111.46 | 133.07 | 78.12 |
| Unknown | 131.14 | 936.89 | 320.32 | 241.20 | 172.37 | 126.99 | 191.72 | 132.57 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 92.36 | 676.76 | 220.43 | 212.52 | 136.89 | 99.69 | 300.85 | 93.56 |
| 1 location only | 97.12 | 71.15 | 67.78 | 100.28 | 198.07 | 565.86 | 48.67 | 162.97 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 189.74 | 384.27 | 886.82 | 253.88 | 532.49 | 296.77 | 201.64 | 229.80 |
| 25-49% | 166.25 | 323.02 | 625.23 | 177.17 | 353.94 | 204.01 | 192.33 | 183.35 |
| 50-74% | 151.75 | 174.15 | 178.04 | 388.74 | 299.32 | 221.02 | 156.54 | 164.69 |
| 75% or more | 81.93 | 83.45 | 70.85 | 103.41 | 132.98 | 105.16 | 60.90 | 93.29 |
| Union presence | | | | | | | | |
| No union employees | 87.29 | 105.73 | 73.43 | 92.61 | 143.59 | 131.54 | 67.41 | 105.13 |
| Has union employees | 120.21 | 311.41 | 224.67 | 338.70 | 313.13 | 121.32 | 265.98 | 126.95 |
| Unknown | 191.17 | 487.37 | 586.38 | 319.74 | 479.54 | 278.88 | 392.93 | 227.07 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 109.43 | 409.84 | 311.68 | 203.94 | 103.54 | 128.10 | 255.62 | 96.55 |
| Less than 50% low wage | 65.91 | 79.55 | 66.75 | 111.96 | 119.40 | 122.33 | 59.72 | 75.32 |
| Unknown | 140.40 | 375.33 | 648.13 | 315.05 | 236.28 | 139.68 | 248.87 | 144.60 |

Source: Agency for Healthcare Research and Quality, Center for 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. 1. c(1997) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,449.92 | 5,594.16 | 5,510.78 | 5,184.32 | 5,139.86 | 5,594.12 | 5,443.40 | 5,451.84 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,672.39 | 3,847.33 | 6,053.29 | 4,534.26 | 4,764.46 | 4,704.87 | 4,662.06 | 4,726.84 |
| Mining | 4,595.00 | 6,289.36 | 0.00 | 4,702.64 | 0.00 | 3,555.09 | 5,172.31 | 3,555.09 |
| Construction | 4,825.91 | 5,255.12 | 4,758.30 | 4,572.86 | 4,652.94 | 4,977.08 | 4,794.18 | 4,904.01 |
| Manufacturing | 5,283.98 | 4,485.37 | 6,090.90 | 4,650.74 | 4,818.49 | 5,494.15 | 5,157.61 | 5,297.33 |
| Transp., comm., util. | 5,728.69 | 5,742.72 | 7,042.84 | 5,685.48 | 5,058.75 | 5,873.93 | 6,027.60 | 5,676.37 |
| Wholesale trade | 5,332.48 | 4,399.71 | 5,529.11 | 4,710.56 | 5,015.08 | 5,587.77 | 5,068.29 | 5,386.76 |
| Retail trade | 4,825.48 | 5,053.79 | 4,558.12 | 4,836.09 | 4,656.02 | 4,860.29 | 4,784.21 | 4,837.81 |
| Fin., ins., real est. | 6,120.47 | 6,400.30 | 5,632.86 | 7,599.62 | 5,988.13 | 5,866.52 | 6,778.93 | 5,879.36 |
| Services | 5,818.34 | 5,993.66 | 5,518.22 | 5,381.02 | 5,473.05 | 6,144.94 | 5,715.78 | 5,865.88 |
| Unknown | 6,402.63 | 6,402.63 | 0.00 | 0.00 | 0.00 | 0.00 | 6,402.63 | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,405.23 | 5,341.83 | 5,417.72 | 5,213.21 | 5,031.60 | 5,584.51 | 5,323.64 | 5,426.75 |
| For profit, unincorporated | 5,410.10 | 5,728.32 | 4,106.47 | 4,352.13 | 4,705.65 | 6,040.00 | 5,463.82 | 5,357.82 |
| Nonprofit | 5,950.60 | 6,035.12 | 6,209.89 | 5,927.65 | 6,050.00 | 5,849.71 | 6,031.24 | 5,925.39 |
| Unknown | 5,218.68 | 7,033.60 | 9,873.36 | 4,378.90 | 5,112.82 | 5,115.74 | 5,681.02 | 5,099.00 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,857.18 | 5,737.74 | 5,390.15 | 4,665.85 | 5,749.51 | 7,638.84 | 5,651.17 | 6,287.28 |
| 5-9 years | 5,142.55 | 5,067.94 | 4,849.51 | 5,493.16 | 5,244.07 | 4,867.16 | 4,980.61 | 5,379.29 |
| 10-19 years | 5,504.61 | 5,537.59 | 5,842.46 | 5,908.49 | 4,752.77 | 5,219.37 | 5,732.80 | 5,074.30 |
| 20 or more years | 5,422.46 | 5,764.04 | 5,488.14 | 4,945.87 | 5,005.30 | 5,660.29 | 5,326.86 | 5,452.43 |
| Unknown | 5,442.48 | 4,593.29 | 5,464.05 | 5,297.25 | 5,263.37 | 5,507.93 | 5,385.39 | 5,444.02 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,475.85 | 6,458.05 | 5,191.54 | 5,534.67 | 5,148.85 | 5,567.75 | 5,957.87 | 5,455.35 |
| 1 location only | 5,394.46 | 5,515.15 | 5,538.47 | 5,007.61 | 5,113.89 | 5,896.23 | 5,371.75 | 5,432.57 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,688.16 | 4,410.99 | 5,954.14 | 4,916.88 | 5,476.46 | 3,984.57 | 4,940.14 | 4,493.63 |
| 25-49% | 5,092.78 | 5,697.48 | 5,555.56 | 5,365.16 | 4,151.98 | 4,958.31 | 5,616.23 | 4,885.79 |
| 50-74% | 5,786.43 | 5,420.69 | 5,529.04 | 4,859.40 | 5,445.80 | 6,343.48 | 5,292.44 | 6,011.09 |
| 75% or more | 5,440.22 | 5,635.22 | 5,497.97 | 5,213.45 | 5,124.63 | 5,573.59 | 5,465.24 | 5,433.29 |
| Union presence | | | | | | | | |
| No union employees | 5,396.54 | 5,514.90 | 5,495.76 | 5,273.69 | 5,004.87 | 5,566.43 | 5,460.58 | 5,370.70 |
| Has union employees | 5,621.34 | 5,451.35 | 5,758.93 | 4,805.86 | 5,635.62 | 5,719.97 | 5,031.58 | 5,688.83 |
| Unknown | 5,347.40 | 6,779.11 | 4,935.64 | 5,905.94 | 4,449.85 | 5,372.33 | 6,253.02 | 5,225.04 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4,435.35 | 4,418.70 | 5,788.20 | 4,717.38 | 4,413.57 | 3,890.08 | 4,829.18 | 4,207.03 |
| Less than 50% low wage | 5,480.83 | 5,695.56 | 5,538.93 | 5,223.54 | 5,228.33 | 5,702.63 | 5,509.99 | 5,466.08 |
| Unknown | 5,482.92 | 4,818.29 | 4,773.29 | 5,073.31 | 4,861.43 | 5,569.22 | 4,725.88 | 5,504.16 |

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](#).

Table I.D.1.c(1997) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 67.55 | 225.49 | 177.13 | 185.03 | 213.09 | 80.81 | 170.48 | 64.79 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 419.76 | 349.49 | 1,514.13 | 1,354.48 | 1,250.31 | 1,402.78 | 435.94 | 1,125.52 |
| Mining | 810.07 | 1,795.75 | 0.00 | 1,316.81 | 0.00 | 939.82 | 1,164.34 | 939.82 |
| Construction | 241.98 | 362.59 | 718.39 | 616.27 | 864.61 | 1,314.63 | 287.25 | 428.80 |
| Manufacturing | 147.66 | 574.51 | 799.42 | 422.35 | 407.96 | 120.17 | 339.21 | 137.58 |
| Transp., comm., util. | 256.85 | 1,144.40 | 1,049.42 | 480.10 | 359.51 | 349.92 | 482.08 | 267.13 |
| Wholesale trade | 207.23 | 945.23 | 928.58 | 556.40 | 762.75 | 220.13 | 471.88 | 245.86 |
| Retail trade | 83.79 | 357.31 | 180.28 | 156.80 | 374.80 | 138.61 | 166.42 | 97.26 |
| Fin., ins., real est. | 259.86 | 589.73 | 767.57 | 1,188.58 | 813.30 | 268.53 | 587.56 | 193.19 |
| Services | 100.82 | 265.86 | 248.49 | 270.79 | 330.59 | 304.70 | 154.83 | 210.00 |
| Unknown | 1,810.87 | 1,810.87 | 0.00 | 0.00 | 0.00 | 0.00 | 1,810.87 | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 65.71 | 183.34 | 204.14 | 241.56 | 167.93 | 88.82 | 174.51 | 64.46 |
| For profit, unincorporated | 303.41 | 320.20 | 575.63 | 599.11 | 232.11 | 525.90 | 275.27 | 408.68 |
| Nonprofit | 191.46 | 380.92 | 563.11 | 326.97 | 534.92 | 417.33 | 384.04 | 224.96 |
| Unknown | 565.18 | 1,519.80 | 2,949.61 | 1,026.25 | 1,150.37 | 582.37 | 960.14 | 555.73 |
| Age of firm | | | | | | | | |
| Less than 5 years | 391.10 | 471.97 | 397.37 | 696.72 | 1,057.98 | 2,059.57 | 332.01 | 827.62 |
| 5-9 years | 133.64 | 300.53 | 300.25 | 429.34 | 626.13 | 1,097.42 | 203.20 | 215.37 |
| 10-19 years | 245.88 | 300.17 | 346.29 | 602.63 | 303.67 | 534.32 | 333.79 | 309.20 |
| 20 or more years | 69.49 | 130.63 | 172.92 | 176.26 | 328.50 | 139.04 | 109.28 | 76.00 |
| Unknown | 110.55 | 739.16 | 441.51 | 324.50 | 335.84 | 117.29 | 231.16 | 113.96 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 88.69 | 1,206.32 | 377.43 | 396.07 | 281.87 | 78.19 | 477.25 | 76.12 |
| 1 location only | 120.40 | 230.43 | 183.37 | 144.05 | 294.93 | 1,112.48 | 159.10 | 243.54 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 241.73 | 685.14 | 979.12 | 836.15 | 963.75 | 549.61 | 450.28 | 241.66 |
| 25-49% | 378.16 | 741.34 | 705.40 | 326.29 | 753.47 | 991.13 | 333.90 | 532.45 |
| 50-74% | 321.13 | 318.80 | 329.13 | 246.83 | 550.92 | 604.43 | 278.55 | 442.09 |
| 75% or more | 96.22 | 270.16 | 181.42 | 219.23 | 240.08 | 78.29 | 185.93 | 92.08 |
| Union presence | | | | | | | | |
| No union employees | 90.26 | 221.25 | 169.81 | 210.02 | 217.48 | 122.02 | 157.26 | 96.20 |
| Has union employees | 143.59 | 860.21 | 930.92 | 440.51 | 346.50 | 221.38 | 366.82 | 149.36 |
| Unknown | 321.19 | 1,187.78 | 843.50 | 1,281.59 | 506.91 | 372.00 | 441.22 | 351.52 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 184.44 | 327.87 | 836.62 | 613.97 | 689.16 | 545.82 | 262.50 | 219.85 |
| Less than 50% low wage | 105.83 | 225.74 | 177.69 | 193.54 | 241.73 | 165.74 | 180.28 | 83.77 |
| Unknown | 142.11 | 398.92 | 412.33 | 947.71 | 334.75 | 160.01 | 220.24 | 149.10 |

Source: Agency for Healthcare Research and Quality, Center for 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](#).

Table I.D.2(1997) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,304.83 | 1,193.82 | 1,442.88 | 1,610.53 | 1,469.22 | 1,174.34 | 1,426.15 | 1,277.74 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,211.76 | 545.38 * | 1,794.36 | 2,101.20 | 942.38 * | 1,584.01 | 1,211.67 | 1,211.86 |
| Mining | 1,394.51 * | 1,277.04 * | 552.65 * | 2,043.80 * | 459.19 * | 1,128.51 | 2,506.11 | 784.76 |
| Construction | 1,295.20 | 731.43 | 1,599.21 | 1,399.81 | 1,410.69 | 1,243.59 | 1,156.13 | 1,509.25 |
| Manufacturing | 990.14 | 939.36 | 1,016.06 | 1,420.62 | 1,068.17 | 887.95 | 1,214.33 | 963.82 |
| Transp., comm., util. | 966.19 | 964.69 | 1,180.16 | 1,484.88 | 1,229.34 | 819.94 | 1,171.45 | 942.48 |
| Wholesale trade | 1,251.33 | 959.77 | 1,315.96 | 1,525.16 | 1,314.63 | 1,172.65 | 1,337.33 | 1,229.17 |
| Retail trade | 1,542.97 | 1,391.62 | 1,630.43 | 1,937.81 | 1,749.63 | 1,428.49 | 1,685.20 | 1,511.74 |
| Fin., ins., real est. | 1,430.88 | 1,237.97 | 1,332.47 | 1,333.52 | 1,727.34 | 1,392.73 | 1,290.39 | 1,456.86 |
| Services | 1,599.25 | 1,430.85 | 1,680.15 | 1,764.78 | 1,835.91 | 1,464.85 | 1,575.30 | 1,605.79 |
| Unknown | 3,380.00 * | 3,380.00 * | 0.00 | 0.00 | 0.00 | 0.00 | 3,380.00 * | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,264.63 | 1,226.77 | 1,435.27 | 1,602.20 | 1,383.39 | 1,134.59 | 1,474.75 | 1,218.24 |
| For profit, unincorporated | 1,321.25 | 1,274.81 | 1,465.97 | 2,003.50 | 1,343.32 | 962.99 | 1,405.24 | 1,255.56 |
| Nonprofit | 1,547.42 | 802.36 | 1,560.13 | 1,621.77 | 1,786.33 | 1,485.07 | 1,144.22 | 1,611.41 |
| Unknown | 1,309.50 | 1,355.57 * | 434.81 * | 1,024.63 * | 1,643.73 | 1,192.45 | 1,031.57 * | 1,329.83 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,414.28 | 1,393.14 | 1,527.59 | 1,444.35 | 1,384.62 | 1,249.91 | 1,450.86 | 1,353.82 |
| 5-9 years | 1,423.01 | 1,395.78 | 1,718.30 | 1,652.93 | 1,116.32 | 1,143.22 | 1,632.79 | 1,205.30 |
| 10-19 years | 1,344.72 | 1,262.41 | 1,471.60 | 1,670.78 | 1,503.81 | 866.71 | 1,436.18 | 1,274.49 |
| 20 or more years | 1,340.36 | 915.90 | 1,339.24 | 1,630.68 | 1,483.75 | 1,241.52 | 1,363.42 | 1,335.57 |
| Unknown | 1,229.47 | 562.80 * | 918.66 | 1,501.64 | 1,511.32 | 1,156.82 | 1,133.39 | 1,231.66 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,249.93 | 1,239.96 | 1,187.85 | 1,747.96 | 1,514.24 | 1,154.35 | 1,779.37 | 1,235.91 |
| 1 location only | 1,432.78 | 1,191.90 | 1,467.90 | 1,558.27 | 1,386.13 | 1,653.88 | 1,387.39 | 1,487.78 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,585.09 | 787.90 * | 1,602.98 | 1,656.82 | 1,467.33 | 1,814.40 | 1,310.92 | 1,674.18 |
| 25-49% | 1,490.66 | 1,061.59 | 1,776.99 | 1,573.62 | 1,818.04 | 1,430.57 | 1,421.82 | 1,501.39 |
| 50-74% | 1,393.90 | 1,455.42 | 1,494.11 | 1,635.25 | 1,699.75 | 1,196.49 | 1,502.52 | 1,366.47 |
| 75% or more | 1,286.75 | 1,172.49 | 1,427.41 | 1,608.60 | 1,438.63 | 1,155.13 | 1,420.23 | 1,257.06 |
| Union presence | | | | | | | | |
| No union employees | 1,439.17 | 1,282.22 | 1,500.20 | 1,678.03 | 1,581.05 | 1,307.86 | 1,507.46 | 1,418.34 |
| Has union employees | 931.09 | 382.92 * | 801.33 * | 1,054.76 | 1,019.87 | 925.11 | 600.95 * | 957.70 |
| Unknown | 1,184.93 | 955.74 | 1,725.95 | 1,590.01 | 1,349.53 | 1,133.00 | 1,459.16 | 1,166.90 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,544.20 | 1,353.96 | 1,385.77 | 1,887.43 | 1,950.01 | 1,190.93 | 1,488.75 | 1,559.15 |
| Less than 50% low wage | 1,303.53 | 1,182.97 | 1,441.81 | 1,593.77 | 1,390.38 | 1,105.13 | 1,417.51 | 1,261.87 |
| Unknown | 1,286.87 | 1,312.09 | 1,479.01 | 1,708.36 | 1,733.21 | 1,227.76 | 1,536.71 | 1,279.85 |

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.2(1997) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 22.61 | 67.89 | 80.09 | 103.52 | 54.79 | 33.85 | 55.12 | 21.27 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 139.37 | 287.60 * | 273.15 | 483.34 | 308.82 * | 466.00 | 182.56 | 218.13 |
| Mining | 424.80 * | 423.63 * | 203.44 * | 779.81 * | 177.18 * | 308.45 | 668.43 | 220.40 |
| Construction | 56.91 | 113.17 | 178.02 | 228.34 | 237.44 | 306.33 | 140.56 | 118.25 |
| Manufacturing | 31.61 | 235.40 | 178.57 | 106.68 | 42.39 | 40.15 | 105.39 | 35.51 |
| Transp., comm., util. | 103.31 | 270.12 | 317.95 | 165.54 | 194.60 | 122.48 | 191.58 | 108.37 |
| Wholesale trade | 73.30 | 141.54 | 181.16 | 101.66 | 100.02 | 121.62 | 95.86 | 80.31 |
| Retail trade | 45.26 | 152.39 | 111.45 | 105.37 | 106.78 | 61.22 | 75.11 | 54.59 |
| Fin., ins., real est. | 82.90 | 151.62 | 151.43 | 141.31 | 203.21 | 125.56 | 118.19 | 107.86 |
| Services | 46.64 | 98.15 | 91.90 | 100.95 | 115.61 | 100.35 | 42.87 | 57.72 |
| Unknown | 1,126.39 * | 1,126.39 * | 0.00 | 0.00 | 0.00 | 0.00 | 1,126.39 * | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 16.95 | 76.24 | 90.09 | 89.75 | 47.92 | 24.82 | 65.43 | 18.70 |
| For profit, unincorporated | 91.35 | 195.39 | 194.33 | 195.46 | 135.33 | 143.06 | 150.97 | 136.04 |
| Nonprofit | 113.15 | 214.35 | 186.79 | 191.11 | 162.51 | 200.82 | 124.32 | 130.64 |
| Unknown | 129.52 | 919.30 * | 517.60 * | 450.72 * | 195.57 | 131.56 | 321.36 * | 128.76 |
| Age of firm | | | | | | | | |
| Less than 5 years | 102.47 | 138.62 | 131.82 | 109.25 | 142.22 | 370.86 | 89.52 | 150.64 |
| 5-9 years | 78.75 | 148.94 | 141.25 | 130.49 | 155.26 | 183.84 | 87.07 | 110.83 |
| 10-19 years | 43.52 | 81.81 | 132.04 | 143.62 | 131.51 | 121.65 | 62.42 | 101.21 |
| 20 or more years | 63.93 | 87.11 | 120.06 | 173.63 | 88.40 | 68.52 | 129.10 | 59.81 |
| Unknown | 29.86 | 444.83 * | 141.42 | 94.67 | 119.15 | 29.65 | 127.50 | 32.90 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.89 | 143.66 | 97.69 | 192.94 | 88.59 | 21.49 | 224.12 | 23.44 |
| 1 location only | 48.31 | 72.37 | 89.13 | 77.47 | 68.81 | 298.66 | 44.57 | 60.22 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 123.47 | 273.98 * | 405.18 | 345.73 | 215.35 | 113.04 | 217.22 | 127.65 |
| 25-49% | 78.01 | 206.94 | 277.88 | 264.84 | 298.77 | 99.73 | 182.34 | 87.90 |
| 50-74% | 64.38 | 164.47 | 128.70 | 264.07 | 150.84 | 124.21 | 91.68 | 77.14 |
| 75% or more | 25.30 | 68.77 | 89.89 | 107.26 | 55.94 | 37.31 | 62.93 | 24.52 |
| Union presence | | | | | | | | |
| No union employees | 31.76 | 83.11 | 70.62 | 93.89 | 65.67 | 45.05 | 63.25 | 38.77 |
| Has union employees | 49.50 | 175.51 * | 399.12 * | 302.02 | 154.77 | 39.50 | 272.70 * | 49.84 |
| Unknown | 79.86 | 189.48 | 372.98 | 220.31 | 183.12 | 88.37 | 135.45 | 82.82 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 117.55 | 235.96 | 256.06 | 171.17 | 202.42 | 113.49 | 130.61 | 134.63 |
| Less than 50% low wage | 27.03 | 67.08 | 87.80 | 111.34 | 69.87 | 46.72 | 57.50 | 24.34 |
| Unknown | 38.74 | 224.96 | 208.49 | 160.03 | 118.81 | 35.77 | 97.97 | 39.78 |

Source: Agency for Healthcare Research and Quality, Center for 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.2.a(1997) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,308.47 | 1,351.10 | 1,519.99 | 1,640.54 | 1,671.97 | 1,126.37 | 1,472.30 | 1,278.75 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,848.89 | 1,293.59 | 1,147.89 * | 3,032.88 | 3,551.52 | 2,245.72 | 1,350.38 | 2,848.32 |
| Mining | 1,425.83 * | 0.00 | 0.00 | 173.34 * | 0.00 | 3,082.09 * | 1,107.13 * | 1,453.07 * |
| Construction | 1,508.63 | 1,137.90 | 1,291.18 | 1,926.51 | 1,898.04 | 1,224.94 * | 1,260.24 | 1,915.72 |
| Manufacturing | 1,004.41 | 1,786.37 | 1,160.16 | 1,403.98 | 1,362.01 | 831.27 | 1,314.80 | 970.91 |
| Transp., commu., util. | 804.80 | 661.19 * | 2,810.82 | 1,858.43 | 1,866.62 | 472.94 | 1,821.67 | 696.00 |
| Wholesale trade | 1,176.71 | 1,174.43 | 1,661.20 | 1,631.62 | 1,143.72 | 912.18 | 1,505.08 | 1,088.09 |
| Retail trade | 1,600.03 | 1,497.18 | 1,406.05 | 2,056.59 | 1,759.06 | 1,507.54 | 1,564.48 | 1,607.80 |
| Fin., ins., real est. | 1,312.82 | 1,014.14 | 950.09 * | 1,527.69 * | 1,456.09 | 1,312.05 | 1,136.78 | 1,331.24 |
| Services | 1,602.02 | 1,503.59 | 1,790.61 | 1,733.61 | 1,987.26 | 1,425.61 | 1,600.04 | 1,602.43 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,266.66 | 1,379.82 | 1,516.77 | 1,633.37 | 1,641.76 | 1,077.53 | 1,501.18 | 1,222.94 |
| For profit, unincorporated | 1,233.51 | 1,144.24 | 1,283.21 | 2,126.31 | 1,206.77 | 880.68 | 1,188.87 | 1,259.97 |
| Nonprofit | 1,507.72 | 1,733.86 | 1,969.91 | 1,365.06 | 1,873.26 | 1,384.53 | 1,591.70 | 1,500.28 |
| Unknown | 1,503.61 | 902.01 * | 2,460.00 * | 2,325.21 | 2,138.21 | 1,264.54 | 1,650.53 * | 1,493.41 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,426.91 | 1,233.10 | 1,788.64 | 1,381.00 | 1,459.51 | 1,273.03 * | 1,431.30 | 1,419.77 |
| 5-9 years | 1,583.48 | 1,274.18 | 1,552.78 | 1,726.20 | 2,047.79 | 1,252.11 | 1,507.29 | 1,642.73 |
| 10-19 years | 1,366.68 | 1,171.17 | 1,408.78 | 1,797.79 | 1,512.94 | 890.08 | 1,451.23 | 1,314.84 |
| 20 or more years | 1,302.91 | 1,706.80 | 1,457.08 | 1,479.46 | 1,773.59 | 1,103.89 | 1,479.80 | 1,277.73 |
| Unknown | 1,242.96 | 1,107.11 * | 1,219.52 | 2,089.36 | 1,559.15 | 1,157.85 | 1,602.89 | 1,236.08 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,211.63 | 1,211.73 * | 1,490.03 | 1,771.98 | 1,624.37 | 1,115.45 | 1,772.75 | 1,201.68 |
| 1 location only | 1,562.71 | 1,354.96 | 1,522.39 | 1,591.04 | 1,733.96 | 1,441.93 | 1,445.40 | 1,685.27 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,678.83 | 1,380.35 * | 1,648.95 * | 1,315.46 * | 1,511.27 | 2,110.98 | 1,599.43 | 1,714.26 |
| 25-49% | 1,447.21 | 481.95 * | 1,577.77 * | 1,894.30 | 2,110.20 | 1,321.04 | 1,196.38 | 1,476.73 |
| 50-74% | 1,325.76 | 1,244.57 | 1,348.32 | 1,320.51 | 1,948.07 | 1,102.94 | 1,289.96 | 1,332.54 |
| 75% or more | 1,296.73 | 1,412.66 | 1,532.36 | 1,689.71 | 1,616.60 | 1,113.92 | 1,498.36 | 1,260.17 |
| Union presence | | | | | | | | |
| No union employees | 1,465.69 | 1,385.07 | 1,557.67 | 1,671.52 | 1,847.52 | 1,261.26 | 1,494.94 | 1,458.38 |
| Has union employees | 938.10 | 1,690.63 * | 749.05 | 1,177.80 | 834.74 | 939.31 | 1,151.09 | 926.83 |
| Unknown | 1,008.95 | 332.77 * | 2,179.05 | 1,519.66 | 1,237.11 | 945.55 | 1,463.96 | 981.72 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,821.46 | 1,571.82 | 1,361.46 * | 1,829.21 | 2,071.83 | 1,666.81 | 1,519.50 | 1,885.51 |
| Less than 50% low wage | 1,329.56 | 1,341.85 | 1,518.38 | 1,613.65 | 1,569.58 | 1,064.94 | 1,466.05 | 1,288.57 |
| Unknown | 1,240.06 | 1,396.69 | 1,562.95 | 1,980.94 | 2,102.63 | 1,161.65 | 1,537.79 | 1,231.76 |

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.2.a(1997) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 46.71 | 86.79 | 83.91 | 104.92 | 49.25 | 74.13 | 49.33 | 54.79 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 286.63 | 373.67 | 348.35 * | 847.02 | 1,026.23 | 648.35 | 295.33 | 680.03 |
| Mining | 686.34 * | 0.00 | 0.00 | 558.69 * | 0.00 | 929.75 * | 576.14 * | 563.94 * |
| Construction | 158.22 | 186.92 | 191.41 | 309.53 | 447.75 | 368.60 * | 110.00 | 261.00 |
| Manufacturing | 41.90 | 236.06 | 282.67 | 228.80 | 221.62 | 41.44 | 140.16 | 51.21 |
| Transp., commu., util. | 152.08 | 298.15 * | 545.96 | 378.79 | 280.21 | 109.87 | 291.55 | 159.43 |
| Wholesale trade | 92.05 | 230.70 | 337.87 | 257.15 | 182.16 | 123.07 | 160.17 | 111.16 |
| Retail trade | 65.46 | 271.65 | 168.26 | 162.80 | 213.39 | 95.94 | 100.78 | 64.49 |
| Fin., ins., real est. | 79.12 | 250.29 | 361.47 * | 520.50 * | 231.77 | 83.81 | 127.50 | 87.01 |
| Services | 84.38 | 187.15 | 168.00 | 158.52 | 126.24 | 136.03 | 108.86 | 88.85 |
| Ownership | | | | | | | | |
| For profit, incorporated | 45.83 | 120.58 | 96.65 | 92.81 | 79.33 | 59.97 | 54.38 | 54.40 |
| For profit, unincorporated | 115.06 | 228.35 | 251.24 | 317.23 | 220.96 | 175.09 | 152.87 | 269.50 |
| Nonprofit | 127.78 | 441.32 | 363.60 | 287.71 | 132.01 | 210.68 | 157.18 | 141.05 |
| Unknown | 178.05 | 974.64 * | 777.92 * | 564.68 | 360.95 | 197.14 | 747.19 * | 182.42 |
| Age of firm | | | | | | | | |
| Less than 5 years | 92.61 | 125.49 | 227.39 | 272.36 | 195.62 | 470.74 * | 79.36 | 205.52 |
| 5-9 years | 130.68 | 218.79 | 312.92 | 216.84 | 170.62 | 270.27 | 182.21 | 189.55 |
| 10-19 years | 98.80 | 199.45 | 246.75 | 132.68 | 149.11 | 96.15 | 139.62 | 106.28 |
| 20 or more years | 70.36 | 194.29 | 182.39 | 176.73 | 123.73 | 110.35 | 109.12 | 85.74 |
| Unknown | 68.24 | 455.24 * | 346.94 | 161.36 | 162.50 | 69.72 | 206.97 | 71.76 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 57.87 | 393.35 * | 271.42 | 171.09 | 118.52 | 63.16 | 99.44 | 58.30 |
| 1 location only | 71.31 | 81.44 | 89.50 | 108.36 | 123.50 | 302.22 | 51.67 | 114.88 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 226.96 | 567.93 * | 495.10 * | 424.52 * | 348.05 | 283.24 | 408.51 | 224.19 |
| 25-49% | 147.21 | 268.60 * | 601.03 * | 321.82 | 297.18 | 176.19 | 257.38 | 166.71 |
| 50-74% | 53.94 | 269.28 | 247.00 | 265.55 | 140.10 | 130.52 | 137.94 | 62.35 |
| 75% or more | 51.57 | 97.52 | 101.62 | 112.01 | 69.20 | 80.01 | 63.88 | 60.67 |
| Union presence | | | | | | | | |
| No union employees | 55.51 | 85.88 | 100.61 | 125.16 | 98.17 | 95.81 | 53.53 | 68.07 |
| Has union employees | 84.17 | 508.82 * | 190.49 | 323.63 | 213.08 | 91.02 | 275.73 | 87.48 |
| Unknown | 74.51 | 369.42 * | 527.43 | 370.99 | 237.98 | 84.35 | 218.76 | 77.42 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 130.99 | 422.88 | 433.73 * | 432.14 | 153.45 | 94.47 | 259.62 | 120.38 |
| Less than 50% low wage | 36.05 | 88.49 | 85.68 | 100.26 | 66.15 | 59.34 | 54.19 | 50.31 |
| Unknown | 84.86 | 399.39 | 456.69 | 342.76 | 204.46 | 93.49 | 245.19 | 85.97 |

Source: Agency for Healthcare Research and Quality, Center for 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.2.b(1997) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,340.39 | 1,088.96 | 1,524.15 | 1,669.48 | 1,502.58 | 1,198.58 | 1,481.14 | 1,308.11 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 959.56 | 422.20 * | 1,605.60 * | 1,661.12 | 814.11 * | 1,446.31 * | 818.96 * | 1,052.39 |
| Mining | 1,504.06 * | 0.00 | 606.03 * | 3,405.63 | 459.19 * | 530.24 * | 3,118.28 | 449.52 * |
| Construction | 1,372.89 | 458.74 * | 2,060.59 | 1,406.47 | 1,456.85 | 1,333.50 | 1,289.34 | 1,484.04 |
| Manufacturing | 1,064.17 | 755.55 * | 1,252.91 | 1,436.81 | 1,097.40 | 970.08 | 1,329.47 | 1,030.34 |
| Transp., comm., util. | 1,102.38 | 1,596.66 * | 927.43 * | 1,497.17 | 1,255.78 | 1,012.80 | 994.21 | 1,113.64 |
| Wholesale trade | 1,300.75 | 838.80 | 1,276.83 | 1,521.52 | 1,513.49 | 1,206.37 | 1,318.82 | 1,295.94 |
| Retail trade | 1,508.14 | 1,407.79 | 1,705.68 | 1,802.59 | 1,813.21 | 1,373.59 | 1,727.87 | 1,463.54 |
| Fin., ins., real est. | 1,504.13 | 1,539.55 | 1,496.71 | 1,323.36 | 1,684.02 | 1,480.12 | 1,458.09 | 1,513.53 |
| Services | 1,572.82 | 1,263.36 | 1,684.46 | 1,891.46 | 1,876.92 | 1,366.64 | 1,574.92 | 1,572.24 |
| Unknown | 2,315.28 * | 2,315.28 * | 0.00 | 0.00 | 0.00 | 0.00 | 2,315.28 * | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,309.49 | 1,218.37 | 1,516.22 | 1,628.25 | 1,373.88 | 1,186.00 | 1,556.72 | 1,252.76 |
| For profit, unincorporated | 1,342.35 | 1,041.24 | 1,642.29 | 1,942.09 | 1,457.94 | 1,059.60 | 1,379.80 | 1,310.53 |
| Nonprofit | 1,520.11 | 541.90 * | 1,489.57 | 1,859.17 | 1,868.29 | 1,336.06 | 1,014.95 | 1,608.05 |
| Unknown | 1,379.24 | 1,207.95 * | 677.90 * | 1,753.57 | 1,792.14 | 1,195.27 | 1,335.28 * | 1,380.31 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,363.59 | 1,280.84 | 1,523.18 | 1,515.90 | 1,351.01 | 1,010.71 * | 1,426.22 | 1,265.90 |
| 5-9 years | 1,358.68 | 1,239.31 | 1,915.12 | 1,607.66 | 921.12 * | 948.25 | 1,670.97 | 1,002.49 |
| 10-19 years | 1,379.92 | 1,447.99 | 1,686.85 | 1,624.19 | 1,586.82 | 828.07 | 1,572.16 | 1,242.42 |
| 20 or more years | 1,388.31 | 626.61 | 1,378.99 | 1,809.79 | 1,459.84 | 1,293.31 | 1,430.17 | 1,379.05 |
| Unknown | 1,277.98 | 321.81 * | 786.78 | 1,326.02 | 1,638.59 | 1,191.76 | 1,001.62 | 1,284.52 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,322.43 | 1,574.34 | 1,094.86 | 1,952.84 | 1,632.37 | 1,194.54 | 2,089.22 | 1,301.41 |
| 1 location only | 1,380.57 | 1,075.00 | 1,571.55 | 1,567.93 | 1,252.35 | 1,315.26 | 1,414.44 | 1,340.13 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,477.15 | 607.05 * | 1,359.68 * | 1,257.19 | 1,405.62 | 1,702.85 | 1,092.86 | 1,551.49 |
| 25-49% | 1,520.88 | 1,215.66 | 1,692.44 | 1,541.98 | 1,587.17 | 1,514.45 | 1,466.80 | 1,528.60 |
| 50-74% | 1,402.85 | 1,562.92 | 1,616.79 | 2,113.92 | 1,695.48 | 1,109.68 | 1,675.09 | 1,334.06 |
| 75% or more | 1,326.81 | 1,030.29 | 1,512.42 | 1,648.25 | 1,486.85 | 1,185.22 | 1,467.48 | 1,294.28 |
| Union presence | | | | | | | | |
| No union employees | 1,448.73 | 1,229.42 | 1,569.46 | 1,718.72 | 1,549.60 | 1,307.24 | 1,577.95 | 1,408.31 |
| Has union employees | 983.11 | 82.30 * | 1,083.12 * | 1,290.46 * | 1,280.03 | 924.57 | 542.60 * | 1,020.10 |
| Unknown | 1,378.84 | 932.85 * | 1,526.55 * | 1,624.47 | 1,519.20 | 1,345.54 | 1,477.84 | 1,373.38 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,478.99 | 1,523.38 | 1,284.83 | 2,015.30 | 2,143.22 | 990.01 | 1,500.25 | 1,474.04 |
| Less than 50% low wage | 1,328.66 | 1,066.16 | 1,542.09 | 1,667.55 | 1,407.36 | 1,104.09 | 1,477.72 | 1,273.77 |
| Unknown | 1,349.66 | 1,295.41 | 1,417.33 | 1,505.77 | 1,799.28 | 1,286.16 | 1,533.12 | 1,344.49 |

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.2.b(1997) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 39.50 | 75.52 | 94.67 | 126.93 | 69.66 | 47.38 | 78.19 | 40.58 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 149.25 | 280.07 * | 624.81 * | 398.11 | 263.88 * | 470.66 * | 353.40 * | 204.96 |
| Mining | 487.04 * | 0.00 | 212.63 * | 1,006.77 | 177.18 * | 175.58 * | 887.65 | 168.90 * |
| Construction | 77.62 | 179.90 * | 229.37 | 216.10 | 324.98 | 324.58 | 203.34 | 135.60 |
| Manufacturing | 45.73 | 318.68 * | 200.56 | 115.17 | 74.15 | 67.97 | 155.82 | 48.71 |
| Transp., comm., util. | 189.82 | 580.67 * | 467.35 * | 363.83 | 194.26 | 245.82 | 267.07 | 198.65 |
| Wholesale trade | 94.13 | 126.64 | 164.19 | 120.71 | 143.40 | 161.11 | 103.16 | 102.06 |
| Retail trade | 55.34 | 188.10 | 131.84 | 141.59 | 140.97 | 71.08 | 84.70 | 66.52 |
| Fin., ins., real est. | 88.11 | 259.83 | 172.87 | 141.32 | 144.23 | 229.21 | 159.81 | 176.89 |
| Services | 62.48 | 137.46 | 130.51 | 146.86 | 166.41 | 80.72 | 59.16 | 77.06 |
| Unknown | 1,063.59 * | 1,063.59 * | 0.00 | 0.00 | 0.00 | 0.00 | 1,063.59 * | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 33.44 | 83.09 | 103.75 | 114.10 | 44.39 | 56.25 | 78.83 | 40.04 |
| For profit, unincorporated | 126.36 | 198.58 | 174.06 | 244.06 | 232.47 | 184.56 | 186.71 | 118.21 |
| Nonprofit | 155.33 | 254.45 * | 263.86 | 306.42 | 203.23 | 169.41 | 128.83 | 164.40 |
| Unknown | 134.15 | 995.20 * | 516.21 * | 394.50 | 170.06 | 159.42 | 415.32 * | 133.54 |
| Age of firm | | | | | | | | |
| Less than 5 years | 108.90 | 137.10 | 177.36 | 128.10 | 236.54 | 580.89 * | 77.50 | 171.04 |
| 5-9 years | 97.44 | 189.23 | 188.44 | 176.30 | 321.18 * | 172.57 | 125.64 | 107.81 |
| 10-19 years | 82.89 | 129.07 | 132.99 | 199.97 | 216.70 | 147.39 | 105.08 | 136.28 |
| 20 or more years | 98.46 | 133.75 | 155.65 | 215.67 | 142.86 | 98.47 | 175.16 | 96.45 |
| Unknown | 41.20 | 494.07 * | 221.10 | 120.63 | 108.73 | 35.84 | 212.90 | 43.62 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 52.90 | 409.82 | 209.43 | 266.11 | 92.71 | 49.31 | 273.40 | 49.86 |
| 1 location only | 50.28 | 79.63 | 108.68 | 73.23 | 77.69 | 283.16 | 64.98 | 67.49 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 152.83 | 262.67 * | 430.76 * | 219.21 | 247.33 | 197.14 | 309.60 | 140.29 |
| 25-49% | 97.25 | 280.02 | 331.14 | 236.36 | 359.10 | 82.78 | 158.99 | 104.29 |
| 50-74% | 78.02 | 141.43 | 249.63 | 457.23 | 244.15 | 157.00 | 183.12 | 110.69 |
| 75% or more | 41.20 | 68.90 | 110.50 | 134.89 | 74.73 | 49.79 | 87.18 | 41.33 |
| Union presence | | | | | | | | |
| No union employees | 33.62 | 72.60 | 80.43 | 98.65 | 71.70 | 43.51 | 82.49 | 33.87 |
| Has union employees | 104.59 | 157.95 * | 586.88 * | 405.53 * | 227.67 | 69.46 | 390.83 * | 113.33 |
| Unknown | 187.99 | 387.27 * | 485.07 * | 333.32 | 211.87 | 219.22 | 178.48 | 192.31 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 181.02 | 295.75 | 316.94 | 235.09 | 267.51 | 162.99 | 186.79 | 215.78 |
| Less than 50% low wage | 47.97 | 69.43 | 107.75 | 140.62 | 80.93 | 69.01 | 81.12 | 42.48 |
| Unknown | 83.66 | 367.15 | 275.30 | 161.38 | 97.56 | 90.80 | 207.66 | 85.36 |

Source: Agency for Healthcare Research and Quality, Center for 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.2.c(1997) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,166.78 | 1,283.10 | 1,062.58 | 1,260.89 | 1,023.37 | 1,201.67 | 1,196.55 | 1,158.01 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,814.45 | | | | | | 1,872.93 | 1,506.27 |
| Mining | 694.56 * | | | | | | 636.82 * | 798.56 |
| Construction | 725.24 | | | | | | 650.81 | 908.43 |
| Manufacturing | 748.76 | | | | | | 633.74 * | 760.91 |
| Transp., comm., util. | 726.58 | | | | | | 901.42 * | 695.97 |
| Wholesale trade | 1,180.61 | | | | | | 1,083.73 * | 1,200.51 |
| Retail trade | 1,558.33 | | | | | | 1,773.34 | 1,494.11 |
| Fin., ins., real est. | 1,443.43 | | | | | | 986.55 | 1,610.73 |
| Services | 1,698.59 | | | | | | 1,542.46 | 1,770.94 |
| Unknown | 5,535.89 * | | | | | | 5,535.89 * | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,094.67 | | | | | | 1,162.83 | 1,076.69 |
| For profit, unincorporated | 1,412.23 | | | | | | 1,791.20 | 1,043.42 |
| Nonprofit | 1,764.28 | | | | | | 1,067.19 | 1,982.22 |
| Unknown | 863.90 | | | | | | 688.97 * | 909.18 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,560.09 | | | | | | 1,560.50 | 1,559.23 * |
| 5-9 years | 1,281.50 | | | | | | 1,725.75 | 632.05 * |
| 10-19 years | 1,112.75 | | | | | | 973.82 | 1,374.76 |
| 20 or more years | 1,249.45 | | | | | | 1,059.70 | 1,308.94 |
| Unknown | 1,032.30 | | | | | | 894.20 | 1,036.01 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,063.75 | | | | | | 1,031.42 | 1,065.13 |
| 1 location only | 1,387.08 | | | | | | 1,219.55 | 1,668.17 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,809.87 | | | | | | 1,220.29 * | 2,265.04 |
| 25-49% | 1,478.64 | | | | | | 1,596.29 | 1,432.11 |
| 50-74% | 1,539.28 | | | | | | 1,363.74 | 1,619.11 |
| 75% or more | 1,121.94 | | | | | | 1,162.82 | 1,110.62 |
| Union presence | | | | | | | | |
| No union employees | 1,346.76 | | | | | | 1,303.80 | 1,364.09 |
| Has union employees | 755.78 | | | | | | 329.91 * | 804.51 |
| Unknown | 963.27 | | | | | | 1,417.08 | 901.96 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,324.63 | | | | | | 1,441.10 | 1,257.11 |
| Less than 50% low wage | 1,155.49 | | | | | | 1,167.02 | 1,149.65 |
| Unknown | 1,172.89 | | | | | | 1,546.73 | 1,162.40 |

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.D.2.c(1997) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 62.32 | 191.20 | 125.74 | 145.53 | 159.92 | 83.05 | 109.17 | 62.13 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 288.43 | | | | | | 388.56 | 395.05 |
| Mining | 259.82 * | | | | | | 334.77 * | 211.26 |
| Construction | 167.84 | | | | | | 154.81 | 208.17 |
| Manufacturing | 60.59 | | | | | | 203.62 * | 65.99 |
| Transp., comm., util. | 99.25 | | | | | | 333.17 * | 99.33 |
| Wholesale trade | 149.06 | | | | | | 346.06 * | 188.76 |
| Retail trade | 72.99 | | | | | | 194.01 | 73.38 |
| Fin., ins., real est. | 176.12 | | | | | | 136.66 | 194.07 |
| Services | 123.83 | | | | | | 105.72 | 156.67 |
| Unknown | 1,668.76 * | | | | | | 1,668.76 * | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 72.83 | | | | | | 121.58 | 78.51 |
| For profit, unincorporated | 134.90 | | | | | | 187.84 | 195.29 |
| Nonprofit | 227.84 | | | | | | 192.67 | 274.35 |
| Unknown | 151.69 | | | | | | 623.53 * | 133.01 |
| Age of firm | | | | | | | | |
| Less than 5 years | 251.75 | | | | | | 222.64 | 500.09 * |
| 5-9 years | 263.57 | | | | | | 243.85 | 429.03 * |
| 10-19 years | 133.88 | | | | | | 136.53 | 254.73 |
| 20 or more years | 116.31 | | | | | | 98.60 | 136.42 |
| Unknown | 97.26 | | | | | | 204.04 | 102.03 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 67.96 | | | | | | 171.66 | 70.28 |
| 1 location only | 109.62 | | | | | | 121.50 | 151.68 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 381.42 | | | | | | 372.74 * | 347.87 |
| 25-49% | 173.95 | | | | | | 371.82 | 225.49 |
| 50-74% | 181.30 | | | | | | 234.09 | 218.86 |
| 75% or more | 72.23 | | | | | | 132.92 | 66.12 |
| Union presence | | | | | | | | |
| No union employees | 60.85 | | | | | | 112.01 | 75.06 |
| Has union employees | 75.15 | | | | | | 266.92 * | 99.33 |
| Unknown | 127.86 | | | | | | 420.64 | 143.59 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 145.08 | | | | | | 170.88 | 215.09 |
| Less than 50% low wage | 73.37 | | | | | | 113.70 | 64.86 |
| Unknown | 85.39 | | | | | | 260.92 | 83.73 |

Source: Agency for Healthcare Research and Quality, Center for 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.3(1997) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 24.5% | 23.4% | 27.4% | 31.5% | 28.7% | 21.4% | 27.5% | 23.8% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 27.8% | 12.2% * | 34.7% | 51.3% | 23.9% | 35.7% | 25.6% | 30.5% |
| Mining | 20.6% | 19.0% * | 10.9% * | 30.5% * | 7.6% * | 15.5% | 38.2% | 11.4% * |
| Construction | 27.3% | 15.8% | 32.4% | 29.5% | 31.9% | 23.9% | 24.3% | 32.1% |
| Manufacturing | 19.1% | 19.9% | 19.9% | 29.1% | 21.7% | 16.5% | 24.3% | 18.5% |
| Transp., comm., util. | 17.2% | 17.4% * | 21.9% | 30.2% | 24.6% | 14.0% | 22.5% | 16.7% |
| Wholesale trade | 23.8% | 18.1% | 25.1% | 30.2% | 26.7% | 21.4% | 25.5% | 23.3% |
| Retail trade | 30.8% | 28.1% | 29.6% | 40.1% | 36.1% | 28.5% | 32.9% | 30.4% |
| Fin., ins., real est. | 25.3% | 22.3% | 23.9% | 22.2% | 30.2% | 24.9% | 22.4% | 25.9% |
| Services | 29.2% | 27.6% | 31.5% | 33.3% | 33.9% | 26.0% | 30.2% | 28.9% |
| Unknown | 57.4% * | 57.4% * | 0.0% | 0.0% | 0.0% | 0.0% | 57.4% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 23.9% | 23.8% | 28.1% | 31.5% | 27.4% | 20.8% | 28.7% | 22.9% |
| For profit, unincorporated | 25.1% | 25.3% | 24.9% | 42.8% | 26.2% | 17.4% | 26.7% | 23.9% |
| Nonprofit | 27.4% | 16.8% | 26.7% | 29.1% | 32.2% | 25.7% | 21.7% | 28.3% |
| Unknown | 24.9% | 23.9% * | 5.9% * | 20.8% * | 34.0% | 21.9% | 18.8% * | 25.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 27.0% | 27.4% | 27.9% | 30.4% | 27.6% | 19.4% * | 28.3% | 25.0% |
| 5-9 years | 28.4% | 27.1% | 34.7% | 34.3% | 22.6% | 21.1% | 32.9% | 23.8% |
| 10-19 years | 25.5% | 24.9% | 28.1% | 32.6% | 29.9% | 15.1% | 27.6% | 24.0% |
| 20 or more years | 25.0% | 17.8% | 25.4% | 31.0% | 29.0% | 22.5% | 26.0% | 24.8% |
| Unknown | 22.9% | 12.0% * | 16.6% | 29.5% | 29.1% | 21.3% | 21.4% | 22.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 23.1% | 21.9% | 21.7% | 32.1% | 29.3% | 21.1% | 31.2% | 22.9% |
| 1 location only | 27.9% | 23.5% | 28.0% | 31.2% | 27.5% | 28.2% | 27.1% | 28.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 32.8% | 15.1% * | 30.7% | 34.1% | 31.1% | 38.6% | 25.4% | 35.5% |
| 25-49% | 28.5% | 22.9% | 35.5% | 31.7% | 31.3% | 27.5% | 29.2% | 28.4% |
| 50-74% | 25.8% | 27.8% | 28.0% | 32.5% | 30.7% | 21.7% | 29.1% | 25.0% |
| 75% or more | 24.1% | 23.0% | 27.1% | 31.3% | 28.4% | 21.0% | 27.4% | 23.4% |
| Union presence | | | | | | | | |
| No union employees | 27.3% | 24.9% | 28.6% | 33.0% | 31.1% | 24.1% | 29.0% | 26.8% |
| Has union employees | 16.9% | 8.8% * | 14.9% * | 19.5% | 19.3% | 16.4% | 12.1% * | 17.2% |
| Unknown | 22.0% | 17.1% | 33.1% | 31.3% | 26.3% | 20.8% | 28.0% | 21.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 33.3% | 26.3% | 29.1% | 38.8% | 43.0% | 26.4% | 29.9% | 34.3% |
| Less than 50% low wage | 24.7% | 23.2% | 27.4% | 31.1% | 27.3% | 20.0% | 27.3% | 23.7% |
| Unknown | 23.5% | 26.8% | 27.2% | 33.2% | 32.2% | 22.3% | 30.0% | 23.3% |

Source: Agency for Healthcare Research and Quality, Center for 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.3(1997) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.49% | 1.36% | 1.65% | 1.59% | 0.90% | 0.71% | 1.16% | 0.47% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.97% | 6.85% * | 4.49% | 11.94% | 6.15% | 8.92% | 4.53% | 4.23% |
| Mining | 5.71% | 6.54% * | 4.26% * | 13.02% * | 3.02% * | 4.41% | 9.31% | 3.72% * |
| Construction | 1.52% | 2.18% | 3.42% | 4.62% | 5.16% | 4.09% | 2.85% | 2.18% |
| Manufacturing | 0.59% | 5.19% | 3.53% | 2.26% | 0.81% | 0.74% | 2.15% | 0.65% |
| Transp., commu., util. | 2.00% | 5.39% * | 6.23% | 4.13% | 4.99% | 2.12% | 4.24% | 2.13% |
| Wholesale trade | 1.70% | 2.87% | 3.30% | 1.91% | 2.88% | 2.51% | 1.91% | 1.98% |
| Retail trade | 1.17% | 2.71% | 2.63% | 1.70% | 1.73% | 1.35% | 1.88% | 1.27% |
| Fin., ins., real est. | 1.36% | 3.15% | 2.90% | 3.44% | 4.08% | 1.99% | 2.40% | 1.86% |
| Services | 0.96% | 1.55% | 1.73% | 1.34% | 2.07% | 1.89% | 0.69% | 1.12% |
| Unknown | 17.25% * | 17.25% * | 0.00% | 0.00% | 0.00% | 0.00% | 17.25% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.37% | 1.55% | 1.85% | 1.44% | 0.82% | 0.53% | 1.35% | 0.37% |
| For profit, unincorporated | 2.08% | 3.75% | 3.64% | 3.96% | 2.40% | 3.21% | 3.07% | 2.57% |
| Nonprofit | 2.13% | 3.75% | 3.40% | 2.57% | 2.41% | 3.73% | 2.23% | 2.45% |
| Unknown | 2.86% | 10.23% * | 6.44% * | 8.87% * | 4.45% | 3.33% | 6.09% * | 2.87% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.04% | 2.18% | 3.04% | 1.99% | 3.22% | 6.73% * | 1.53% | 3.03% |
| 5-9 years | 1.66% | 2.87% | 2.59% | 2.13% | 4.10% | 3.69% | 1.64% | 2.86% |
| 10-19 years | 0.91% | 1.81% | 2.71% | 2.44% | 3.12% | 2.38% | 1.46% | 2.11% |
| 20 or more years | 1.13% | 1.53% | 2.14% | 2.52% | 1.53% | 1.35% | 2.05% | 1.12% |
| Unknown | 0.67% | 8.57% * | 2.89% | 1.96% | 2.55% | 0.65% | 2.36% | 0.73% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.52% | 3.49% | 2.03% | 2.93% | 1.74% | 0.49% | 2.56% | 0.51% |
| 1 location only | 1.14% | 1.44% | 1.85% | 1.37% | 1.66% | 5.48% | 1.05% | 1.36% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.81% | 5.90% * | 7.83% | 7.46% | 4.34% | 3.97% | 4.57% | 2.67% |
| 25-49% | 1.74% | 3.88% | 5.60% | 4.92% | 4.17% | 2.19% | 3.42% | 2.02% |
| 50-74% | 1.17% | 3.33% | 2.47% | 4.02% | 2.64% | 2.34% | 1.65% | 1.34% |
| 75% or more | 0.53% | 1.39% | 1.88% | 1.68% | 1.04% | 0.75% | 1.32% | 0.51% |
| Union presence | | | | | | | | |
| No union employees | 0.69% | 1.54% | 1.54% | 1.52% | 1.34% | 0.95% | 1.25% | 0.83% |
| Has union employees | 0.96% | 3.83% * | 7.24% * | 4.20% | 2.53% | 0.84% | 4.88% * | 0.94% |
| Unknown | 1.28% | 3.81% | 6.86% | 6.49% | 2.58% | 1.51% | 3.07% | 1.32% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.52% | 4.08% | 5.12% | 3.69% | 4.08% | 2.49% | 2.24% | 2.90% |
| Less than 50% low wage | 0.53% | 1.31% | 1.85% | 1.67% | 1.14% | 0.96% | 1.20% | 0.51% |
| Unknown | 0.88% | 4.87% | 5.01% | 3.33% | 2.87% | 0.78% | 1.52% | 0.91% |

Source: Agency for Healthcare Research and Quality, Center for 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. 3. a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 25.4% | 27.4% | 28.9% | 33.7% | 33.4% | 21.4% | 29.2% | 24.7% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 37.5% | 28.5% * | 21.6% * | 77.2% | 55.0% | 51.7% | 27.4% | 57.7% |
| Mining | 20.1% * | 0.0% | 0.0% | 2.6% * | 0.0% | 40.2% | 16.8% * | 20.3% * |
| Construction | 32.9% | 23.3% | 27.3% | 42.7% | 44.9% | 29.2% | 26.7% | 43.9% |
| Manufacturing | 19.6% | 34.9% | 24.5% | 29.5% | 29.1% | 15.7% | 26.6% | 18.9% |
| Transp., comm., util. | 15.2% | 14.0% * | 65.3% | 43.7% | 38.4% | 8.5% | 37.7% | 13.0% |
| Wholesale trade | 23.4% | 23.7% | 32.9% | 30.5% | 22.4% | 18.8% | 28.9% | 21.9% |
| Retail trade | 32.5% | 34.0% | 20.5% | 43.9% | 36.0% | 31.6% | 28.4% | 33.5% |
| Fin., ins., real est. | 24.8% | 21.0% | 18.7% * | 29.1% | 29.2% | 24.4% | 23.2% | 25.0% |
| Services | 30.6% | 29.6% | 35.2% | 36.0% | 37.5% | 26.8% | 32.1% | 30.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 24.7% | 27.4% | 30.8% | 33.7% | 33.1% | 20.5% | 30.4% | 23.6% |
| For profit, unincorporated | 24.0% | 25.0% | 17.3% * | 45.7% | 24.6% | 17.9% | 21.4% | 25.7% |
| Nonprofit | 28.1% | 33.8% | 37.6% | 27.8% | 34.8% | 25.5% | 30.8% | 27.9% |
| Unknown | 31.4% | 23.2% * | 34.2% * | 38.9% | 46.8% | 26.3% | 30.5% * | 31.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 28.1% | 26.0% | 27.5% | 30.2% | 30.4% | 24.3% * | 27.6% | 28.9% |
| 5-9 years | 32.3% | 24.7% | 35.0% | 36.2% | 45.0% | 22.3% | 31.5% | 32.8% |
| 10-19 years | 28.2% | 25.2% | 27.5% | 40.1% | 33.9% | 16.4% | 30.2% | 27.1% |
| 20 or more years | 24.6% | 32.8% | 28.7% | 29.0% | 33.8% | 20.5% | 28.9% | 24.0% |
| Unknown | 24.2% | 19.7% * | 22.3% | 39.9% | 31.0% | 22.5% | 27.7% | 24.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 23.2% | 21.7% * | 28.3% | 33.9% | 32.1% | 21.2% | 32.1% | 23.0% |
| 1 location only | 31.6% | 27.6% | 29.0% | 33.7% | 35.1% | 27.4% | 28.9% | 34.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 35.4% | 28.8% * | 40.8% | 29.0% * | 29.3% | 44.3% | 36.4% | 35.0% |
| 25-49% | 27.2% | 11.6% * | 32.1% * | 39.9% | 33.3% | 25.4% | 26.9% | 27.3% |
| 50-74% | 26.0% | 24.1% | 26.5% | 27.9% | 35.1% | 21.9% | 26.3% | 26.0% |
| 75% or more | 25.2% | 28.6% | 28.9% | 34.6% | 33.2% | 21.1% | 29.5% | 24.4% |
| Union presence | | | | | | | | |
| No union employees | 28.7% | 28.1% | 29.7% | 34.4% | 37.2% | 24.2% | 29.8% | 28.5% |
| Has union employees | 17.6% | 37.3% * | 15.2% | 22.7% | 16.2% | 17.4% | 22.6% | 17.3% |
| Unknown | 19.6% | 6.5% * | 36.1% | 33.0% * | 23.9% | 18.3% | 28.0% | 19.0% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 38.1% | 29.9% | 27.4% * | 37.5% | 45.8% | 34.3% | 30.3% | 39.9% |
| Less than 50% low wage | 25.9% | 27.3% | 29.0% | 33.2% | 31.2% | 20.0% | 29.2% | 24.9% |
| Unknown | 23.8% | 28.0% | 28.7% * | 39.7% | 41.4% | 22.3% | 29.2% | 23.7% |

Source: Agency for Healthcare Research and Quality, Center for 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. 3. a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.80% | 2.04% | 1.66% | 1.96% | 1.09% | 1.26% | 1.16% | 0.94% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 7.06% | 10.00% * | 7.02% * | 21.57% | 15.61% | 15.05% | 8.20% | 14.02% |
| Mining | 8.85% * | 0.00% | 0.00% | 8.34% * | 0.00% | 11.51% | 8.64% * | 6.45% * |
| Construction | 3.60% | 3.91% | 4.55% | 7.22% | 10.04% | 8.52% | 2.39% | 6.13% |
| Manufacturing | 1.03% | 5.01% | 5.20% | 4.31% | 4.86% | 0.90% | 2.53% | 1.24% |
| Transp., commu., util. | 3.63% | 6.53% * | 12.69% | 9.07% | 6.04% | 1.86% | 5.69% | 3.74% |
| Wholesale trade | 1.58% | 4.92% | 7.43% | 5.39% | 4.73% | 2.80% | 3.02% | 2.29% |
| Retail trade | 1.31% | 5.31% | 3.85% | 4.23% | 4.17% | 2.20% | 3.28% | 1.58% |
| Fin., ins., real est. | 1.63% | 6.28% | 6.57% * | 7.90% | 5.63% | 1.61% | 3.54% | 1.74% |
| Services | 1.44% | 3.99% | 2.93% | 2.69% | 3.06% | 2.46% | 1.81% | 1.57% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.83% | 3.15% | 1.97% | 1.86% | 1.56% | 1.05% | 1.27% | 1.03% |
| For profit, unincorporated | 2.69% | 5.33% | 7.50% * | 5.40% | 5.64% | 3.21% | 3.89% | 4.27% |
| Nonprofit | 2.34% | 8.64% | 5.74% | 5.79% | 2.75% | 3.86% | 3.60% | 2.60% |
| Unknown | 4.41% | 10.80% * | 10.80% * | 9.44% | 9.55% | 3.87% | 9.83% * | 4.60% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.43% | 2.56% | 7.62% | 5.77% | 5.08% | 7.38% * | 2.11% | 4.57% |
| 5-9 years | 2.57% | 3.60% | 6.43% | 4.89% | 5.59% | 5.25% | 3.03% | 5.37% |
| 10-19 years | 2.33% | 4.19% | 4.75% | 3.52% | 3.01% | 1.98% | 2.89% | 2.79% |
| 20 or more years | 1.33% | 3.72% | 3.48% | 3.44% | 2.12% | 2.03% | 2.37% | 1.62% |
| Unknown | 1.09% | 8.61% * | 6.34% | 3.60% | 3.89% | 1.05% | 3.83% | 1.15% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.98% | 7.12% * | 3.91% | 4.01% | 2.68% | 1.05% | 1.98% | 0.98% |
| 1 location only | 1.30% | 1.94% | 1.86% | 1.74% | 1.95% | 5.73% | 1.24% | 2.18% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4.70% | 10.82% * | 11.19% | 11.35% * | 6.03% | 5.78% | 8.60% | 4.45% |
| 25-49% | 3.46% | 5.51% * | 12.54% * | 6.80% | 6.49% | 3.61% | 4.43% | 3.81% |
| 50-74% | 0.97% | 5.23% | 5.05% | 5.14% | 3.09% | 2.76% | 2.86% | 1.10% |
| 75% or more | 0.89% | 2.26% | 2.26% | 2.25% | 1.36% | 1.34% | 1.46% | 1.04% |
| Union presence | | | | | | | | |
| No union employees | 1.00% | 2.01% | 2.33% | 2.36% | 2.37% | 1.57% | 1.38% | 1.17% |
| Has union employees | 1.71% | 11.32% * | 3.97% | 4.72% | 3.65% | 1.82% | 5.37% | 1.77% |
| Unknown | 1.55% | 7.38% * | 10.07% | 11.27% * | 4.13% | 1.74% | 5.05% | 1.64% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.80% | 7.20% | 9.03% * | 8.00% | 3.57% | 1.49% | 4.89% | 2.91% |
| Less than 50% low wage | 0.78% | 2.03% | 1.87% | 2.00% | 1.19% | 1.22% | 1.37% | 1.07% |
| Unknown | 1.36% | 8.11% | 9.10% * | 6.37% | 3.84% | 1.55% | 4.41% | 1.38% |

Source: Agency for Healthcare Research and Quality, Center for 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.3.b(1997) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 24.8% | 21.9% | 29.3% | 31.9% | 29.1% | 21.3% | 28.7% | 24.0% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 22.9% | 9.0% * | 34.3% | 42.3% | 21.3% * | 33.4% | 17.3% * | 27.4% |
| Mining | 21.4% * | 0.0% | 12.2% * | 47.5% * | 7.6% * | 6.9% * | 44.8% | 6.4% * |
| Construction | 28.7% | 10.6% * | 40.7% | 28.9% | 33.1% | 22.0% | 27.1% | 31.0% |
| Manufacturing | 20.4% | 16.2% * | 25.6% | 28.9% | 21.7% | 18.1% | 26.8% | 19.6% |
| Transp., comm., util. | 19.3% | 26.3% * | 17.5% * | 30.7% | 25.0% | 16.9% | 19.8% * | 19.3% |
| Wholesale trade | 24.3% | 14.7% | 24.4% | 30.9% | 31.3% | 21.2% | 24.8% | 24.1% |
| Retail trade | 29.6% | 26.7% | 34.3% | 36.7% | 37.4% | 26.5% | 34.6% | 28.6% |
| Fin., ins., real est. | 26.0% | 28.5% | 26.0% | 22.5% | 28.3% | 25.7% | 25.5% | 26.1% |
| Services | 28.3% | 25.8% | 31.2% | 34.0% | 34.4% | 23.6% | 30.6% | 27.7% |
| Unknown | 41.1% * | 41.1% * | 0.0% | 0.0% | 0.0% | 0.0% | 41.1% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 24.5% | 23.7% | 29.7% | 31.4% | 27.0% | 21.4% | 30.0% | 23.2% |
| For profit, unincorporated | 25.5% | 21.2% | 30.6% | 40.9% | 27.0% | 18.5% * | 27.2% | 24.1% |
| Nonprofit | 26.5% | 12.2% * | 25.2% | 31.8% | 33.9% | 22.0% | 20.3% | 27.4% |
| Unknown | 25.2% | 30.4% * | 11.8% * | 33.3% | 37.2% | 20.7% | 27.0% * | 25.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 26.6% | 25.8% | 30.8% | 31.0% | 27.0% | 15.9% * | 29.0% | 23.2% |
| 5-9 years | 26.9% | 24.0% | 36.0% | 34.0% | 18.3% * | 18.1% | 33.0% | 19.9% |
| 10-19 years | 25.4% | 28.5% | 33.4% | 30.4% | 29.3% | 14.0% | 30.1% | 22.3% |
| 20 or more years | 25.8% | 12.9% | 26.0% | 33.4% | 28.7% | 23.2% | 27.1% | 25.6% |
| Unknown | 23.2% | 7.1% * | 14.1% * | 26.8% | 31.2% | 21.3% | 19.9% | 23.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.0% | 33.5% | 19.5% | 35.3% | 31.3% | 21.3% | 36.9% | 23.6% |
| 1 location only | 26.8% | 21.5% | 30.5% | 30.6% | 24.6% | 21.1% | 27.7% | 25.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 30.1% | 10.2% * | 21.2% * | 24.8% | 31.9% | 35.4% | 18.0% | 33.1% |
| 25-49% | 29.3% | 27.7% | 34.4% | 31.5% | 28.5% | 29.0% | 30.7% | 29.1% |
| 50-74% | 25.3% | 30.2% | 30.1% | 38.9% | 30.6% | 19.7% | 31.9% | 23.8% |
| 75% or more | 24.6% | 20.8% | 29.2% | 31.5% | 28.9% | 21.0% | 28.5% | 23.7% |
| Union presence | | | | | | | | |
| No union employees | 27.2% | 24.1% | 30.3% | 33.2% | 30.0% | 23.6% | 30.4% | 26.2% |
| Has union employees | 17.6% | 2.0% * | 19.9% * | 22.6% | 24.8% | 16.1% | 11.0% * | 18.1% |
| Unknown | 24.7% | 20.3% * | 33.2% | 30.1% | 28.8% | 23.6% | 31.8% | 24.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 31.9% | 27.3% | 28.8% | 40.9% | 46.9% | 22.0% | 29.8% | 32.4% |
| Less than 50% low wage | 25.0% | 21.5% | 29.7% | 31.8% | 27.6% | 19.6% | 28.6% | 23.7% |
| Unknown | 23.9% | 26.6% | 25.5% | 28.7% | 32.1% | 22.7% | 29.8% | 23.8% |

Source: Agency for Healthcare Research and Quality, Center for 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. 3. b(1997) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.68% | 1.47% | 1.98% | 1.96% | 0.83% | 0.91% | 1.48% | 0.70% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.52% | 5.86% * | 8.21% | 10.50% | 6.58% * | 8.95% | 6.26% * | 4.81% |
| Mining | 6.52% * | 0.00% | 4.45% * | 14.58% * | 3.02% * | 2.74% * | 12.01% | 2.94% * |
| Construction | 1.92% | 3.66% * | 4.48% | 3.78% | 5.98% | 4.78% | 4.12% | 2.44% |
| Manufacturing | 0.93% | 6.77% * | 4.01% | 2.59% | 1.68% | 1.32% | 2.99% | 0.98% |
| Transp., comm., util. | 3.18% | 10.00% * | 6.82% * | 6.67% | 4.83% | 4.04% | 6.89% * | 3.32% |
| Wholesale trade | 2.01% | 2.99% | 3.29% | 2.61% | 3.90% | 2.96% | 2.07% | 2.28% |
| Retail trade | 1.50% | 3.07% | 3.37% | 2.11% | 2.52% | 1.97% | 1.70% | 1.68% |
| Fin., ins., real est. | 1.20% | 5.97% | 3.22% | 2.60% | 2.55% | 3.27% | 3.55% | 2.58% |
| Services | 0.94% | 2.48% | 2.82% | 2.24% | 2.31% | 1.76% | 1.04% | 1.24% |
| Unknown | 13.75% * | 13.75% * | 0.00% | 0.00% | 0.00% | 0.00% | 13.75% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.62% | 1.45% | 2.25% | 1.87% | 0.62% | 0.99% | 1.54% | 0.73% |
| For profit, unincorporated | 2.66% | 4.16% | 3.29% | 5.50% | 4.03% | 5.75% * | 3.49% | 2.66% |
| Nonprofit | 2.35% | 4.40% * | 4.50% | 4.22% | 3.13% | 3.13% | 2.44% | 2.53% |
| Unknown | 3.13% | 12.68% * | 6.58% * | 7.77% | 3.55% | 4.84% | 9.32% * | 3.09% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.37% | 2.43% | 3.81% | 2.54% | 4.35% | 11.59% * | 1.37% | 3.73% |
| 5-9 years | 2.02% | 4.09% | 3.47% | 3.19% | 7.04% * | 3.54% | 2.52% | 2.38% |
| 10-19 years | 1.55% | 2.41% | 3.19% | 3.81% | 4.08% | 2.74% | 2.19% | 2.45% |
| 20 or more years | 1.56% | 2.34% | 2.88% | 3.03% | 2.27% | 1.73% | 2.75% | 1.59% |
| Unknown | 0.87% | 10.22% * | 4.41% * | 3.04% | 2.01% | 0.90% | 3.82% | 0.96% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.87% | 8.36% | 3.41% | 3.51% | 1.44% | 0.89% | 2.85% | 0.82% |
| 1 location only | 1.14% | 1.57% | 2.32% | 1.49% | 1.61% | 5.05% | 1.44% | 1.31% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.25% | 4.22% * | 6.76% * | 4.42% | 5.04% | 5.50% | 5.05% | 3.47% |
| 25-49% | 2.03% | 6.01% | 7.09% | 4.31% | 6.20% | 1.87% | 3.49% | 2.21% |
| 50-74% | 1.59% | 2.89% | 4.48% | 6.50% | 4.38% | 3.81% | 2.62% | 2.17% |
| 75% or more | 0.71% | 1.37% | 2.29% | 2.09% | 1.08% | 0.94% | 1.67% | 0.72% |
| Union presence | | | | | | | | |
| No union employees | 0.69% | 1.25% | 1.71% | 1.59% | 1.16% | 1.16% | 1.47% | 0.88% |
| Has union employees | 1.94% | 3.31% * | 10.14% * | 5.14% | 3.60% | 1.44% | 7.15% * | 2.11% |
| Unknown | 2.90% | 7.60% * | 9.44% | 7.85% | 4.00% | 3.51% | 4.18% | 2.97% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3.80% | 5.09% | 5.64% | 4.21% | 5.44% | 3.40% | 3.20% | 4.50% |
| Less than 50% low wage | 0.94% | 1.39% | 2.22% | 2.10% | 1.03% | 1.37% | 1.55% | 0.84% |
| Unknown | 1.57% | 6.43% | 4.74% | 4.02% | 2.88% | 1.51% | 3.47% | 1.58% |

Source: Agency for Healthcare Research and Quality, Center for 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. 3. c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|--|-------------------|------------------------|------------------------|----------------------|
| United States | 21.4% | 22.9% | 19.3% | 24.3% | 19.9% | 21.5% | 22.0% | 21.2% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 38.8% | | | | | | 40.2% | 31.9% |
| Mining | 15.1% * | | | | | | 12.3% * | 22.5% * |
| Construction | 15.0% | | | | | | 13.6% | 18.5% |
| Manufacturing | 14.2% | | | | | | 12.3% * | 14.4% |
| Transp., commu., util. | 12.7% | | | | | | 15.0% * | 12.3% |
| Wholesale trade | 22.1% | | | | | | 21.4% | 22.3% |
| Retail trade | 32.3% | | | | | | 37.1% | 30.9% |
| Fin., ins., real est. | 23.6% | | | | | | 14.6% | 27.4% |
| Services | 29.2% | | | | | | 27.0% | 30.2% |
| Unknown | 86.5% | | | | | | 86.5% | 0.0% |
| | | | | 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 | 20.3% | | | | | | 21.8% | 19.8% |
| For profit, unincorporated | 26.1% | | | | | | 32.8% | 19.5% |
| Nonprofit | 29.6% | | | | | | 17.7% | 33.5% |
| Unknown | 16.6% | | | | | | 12.1% * | 17.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 26.6% | | | | | | 27.6% | 24.8% * |
| 5-9 years | 24.9% | | | | | | 34.6% | 11.7% * |
| 10-19 years | 20.2% | | | | | | 17.0% | 27.1% |
| 20 or more years | 23.0% | | | | | | 19.9% | 24.0% |
| Unknown | 19.0% | | | | | | 16.6% | 19.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 19.4% | | | | | | 17.3% | 19.5% |
| 1 location only | 25.7% | | | | | | 22.7% | 30.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 38.6% | | | | | | 24.7% * | 50.4% |
| 25-49% | 29.0% | | | | | | 28.4% | 29.3% |
| 50-74% | 26.6% | | | | | | 25.8% | 26.9% |
| 75% or more | 20.6% | | | | | | 21.3% | 20.4% |
| Union presence | | | | | | | | |
| No union employees | 25.0% | | | | | | 23.9% | 25.4% |
| Has union employees | 13.4% | | | | | | 6.6% * | 14.1% |
| Unknown | 18.0% | | | | | | 22.7% * | 17.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.9% | | | | | | 29.8% | 29.9% |
| Less than 50% low wage | 21.1% | | | | | | 21.2% | 21.0% |
| Unknown | 21.4% | | | | | | 32.7% | 21.1% |

Source: Agency for Healthcare Research and Quality, Center for 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.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1.24% | 3.28% | 2.55% | 2.89% | 3.35% | 1.60% | 2.23% | 1.26% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 7.22% | | | | | | 10.09% | 8.79% |
| Mining | 4.71% * | | | | | | 6.64% * | 9.86% * |
| Construction | 3.11% | | | | | | 3.13% | 3.84% |
| Manufacturing | 1.46% | | | | | | 4.34% * | 1.43% |
| Transp., commu., util. | 2.16% | | | | | | 4.57% * | 2.18% |
| Wholesale trade | 3.10% | | | | | | 5.98% | 3.65% |
| Retail trade | 1.42% | | | | | | 3.99% | 1.09% |
| Fin., ins., real est. | 3.18% | | | | | | 2.36% | 3.49% |
| Services | 2.28% | | | | | | 1.82% | 2.98% |
| Unknown | 25.86% | | | | | | 25.86% | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.42% | | | | | | 2.69% | 1.45% |
| For profit, unincorporated | 2.29% | | | | | | 3.00% | 3.74% |
| Nonprofit | 3.83% | | | | | | 3.45% | 4.45% |
| Unknown | 1.59% | | | | | | 10.09% * | 1.29% |
| Age of firm | | | | | | | | |
| Less than 5 years | 4.53% | | | | | | 3.87% | 8.30% * |
| 5-9 years | 4.57% | | | | | | 4.23% | 7.48% * |
| 10-19 years | 2.91% | | | | | | 3.43% | 5.74% |
| 20 or more years | 2.17% | | | | | | 1.99% | 2.46% |
| Unknown | 1.83% | | | | | | 4.13% | 1.91% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.28% | | | | | | 3.25% | 1.29% |
| 1 location only | 2.26% | | | | | | 2.37% | 3.08% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7.38% | | | | | | 9.63% * | 6.61% |
| 25-49% | 2.43% | | | | | | 6.55% | 2.26% |
| 50-74% | 2.99% | | | | | | 4.13% | 3.71% |
| 75% or more | 1.39% | | | | | | 2.62% | 1.35% |
| Union presence | | | | | | | | |
| No union employees | 1.34% | | | | | | 2.30% | 1.51% |
| Has union employees | 1.13% | | | | | | 4.62% * | 1.44% |
| Unknown | 1.82% | | | | | | 7.55% * | 2.09% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3.08% | | | | | | 3.85% | 5.05% |
| Less than 50% low wage | 1.44% | | | | | | 2.30% | 1.39% |
| Unknown | 1.82% | | | | | | 5.10% | 1.78% |

Source: Agency for Healthcare Research and Quality, Center for 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) 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.

Table I. D. 4. a(1997) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 18.5% | 49.3% | 33.3% | 23.5% | 15.9% | 12.9% | 36.6% | 14.4% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 27.3% | 78.2% | 28.0% * | 2.2% * | 1.4% * | 0.3% * | 52.3% | 1.0% * |
| Mining | 51.3% | 54.6% * | 67.4% | 65.3% | 67.7% | 32.4% * | 49.1% | 52.5% |
| Construction | 36.9% | 67.5% | 25.8% | 40.7% | 19.2% * | 14.1% * | 47.8% | 20.0% |
| Manufacturing | 15.9% | 31.2% | 43.6% | 15.0% | 24.1% | 10.9% | 28.9% | 14.4% |
| Transp., commu., util. | 33.3% | 56.8% | 45.1% | 20.7% | 9.9% * | 38.8% | 41.9% | 32.4% |
| Wholesale trade | 19.1% | 64.2% | 33.0% | 25.2% | 9.9% * | 13.3% * | 39.6% | 13.8% |
| Retail trade | 11.4% | 46.4% | 22.0% | 16.2% | 16.0% | 5.5% | 25.9% | 8.2% |
| Fin., ins., real est. | 12.4% | 38.3% | 33.9% | 31.7% | 14.4% * | 4.6% * | 35.9% | 8.0% * |
| Services | 16.8% | 45.5% | 32.4% | 21.8% | 11.3% | 10.1% | 36.3% | 11.4% |
| Unknown | 52.2% * | 52.2% * | 0.0% | 0.0% | 0.0% | 0.0% | 52.2% * | 0.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 18.5% | 49.1% | 34.3% | 23.0% | 16.7% | 13.1% | 35.1% | 14.8% |
| For profit, unincorporated | 20.9% | 40.4% | 21.1% * | 7.0% * | 15.4% | 12.3% * | 31.7% | 12.3% |
| Nonprofit | 19.9% | 70.2% | 38.7% | 27.0% | 13.3% * | 14.8% * | 52.8% | 14.7% |
| Unknown | 12.8% | 41.0% | 37.8% * | 55.9% | 14.1% * | 7.2% * | 48.7% | 10.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 25.2% | 45.3% | 19.7% * | 19.4% | 14.7% * | 4.8% * | 32.1% | 13.5% * |
| 5-9 years | 30.0% | 51.7% | 29.1% | 22.7% | 35.5% | 4.4% * | 34.8% | 24.9% |
| 10-19 years | 29.1% | 47.0% | 31.6% | 25.1% | 14.9% * | 31.0% | 37.0% | 23.0% |
| 20 or more years | 19.2% | 52.1% | 43.2% | 23.4% | 13.2% | 14.5% | 40.0% | 14.8% |
| Unknown | 12.5% | 66.0% | 29.5% | 24.8% | 16.1% | 10.6% | 30.8% | 12.0% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 13.8% | 21.0% * | 31.6% | 22.3% | 13.8% | 13.1% | 21.3% | 13.6% |
| 1 location only | 29.2% | 50.5% | 33.5% | 23.9% | 19.7% | 8.8% * | 38.2% | 18.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 21.1% | 65.5% | 36.4% * | 32.1% | 25.4% * | 0.6% * | 50.0% | 11.2% * |
| 25-49% | 12.7% | 58.0% | 38.2% | 24.7% | 13.5% * | 5.5% * | 45.8% | 7.5% |
| 50-74% | 20.1% | 44.7% | 36.2% | 27.0% | 17.9% * | 12.9% | 39.6% | 15.1% |
| 75% or more | 18.5% | 49.3% | 32.9% | 23.1% | 15.6% | 13.3% | 35.8% | 14.6% |
| Union presence | | | | | | | | |
| No union employees | 15.2% | 46.9% | 30.7% | 20.8% | 12.5% | 6.1% | 33.5% | 9.5% |
| Has union employees | 27.0% | 76.8% | 60.8% | 45.4% | 31.9% | 21.3% | 69.6% | 23.5% |
| Unknown | 22.8% | 45.3% | 25.4% * | 26.5% | 12.2% * | 23.5% | 29.6% | 22.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 15.0% | 55.4% | 27.0% | 26.4% | 14.7% * | 0.2% * | 37.7% | 8.7% * |
| Less than 50% low wage | 21.3% | 49.1% | 34.8% | 23.6% | 17.3% | 12.4% | 37.2% | 15.4% |
| Unknown | 13.7% | 48.5% | 17.7% * | 19.1% | 9.0% * | 13.7% | 24.1% | 13.4% |

Source: Agency for Healthcare Research and Quality, Center for 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.a(1997) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1997

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.41% | 1.87% | 2.71% | 1.86% | 1.59% | 0.77% | 1.68% | 0.55% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4.99% | 10.05% | 10.53% * | 2.23% * | 9.25% * | 0.12% * | 6.07% | 2.45% * |
| Mining | 10.78% | 16.74% * | 19.35% * | 18.31% | 19.78% | 12.74% * | 13.65% | 13.02% |
| Construction | 3.60% | 4.14% | 5.84% | 6.90% | 8.11% * | 7.43% * | 4.97% | 4.97% |
| Manufacturing | 1.46% | 7.72% | 6.49% | 2.09% | 3.86% | 1.66% | 4.27% | 1.65% |
| Transp., comm., util. | 2.70% | 9.26% | 11.39% | 3.46% | 2.97% * | 4.16% | 7.17% | 2.53% |
| Wholesale trade | 2.35% | 4.88% | 3.70% | 4.24% | 4.03% * | 4.35% * | 2.61% | 2.77% |
| Retail trade | 1.06% | 3.25% | 4.30% | 3.38% | 2.73% | 0.88% | 2.66% | 0.87% |
| Fin., ins., real est. | 2.49% | 6.07% | 6.87% | 5.21% | 5.69% * | 2.43% * | 4.59% | 2.82% * |
| Services | 1.35% | 3.96% | 2.61% | 2.47% | 2.88% | 1.56% | 2.11% | 1.61% |
| Unknown | 15.78% * | 15.78% * | 0.00% | 0.00% | 0.00% | 0.00% | 15.78% * | 0.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.81% | 1.48% | 2.44% | 2.34% | 1.52% | 0.82% | 1.96% | 0.76% |
| For profit, unincorporated | 2.04% | 5.79% | 8.76% * | 3.00% * | 3.85% | 4.62% * | 3.51% | 2.49% |
| Nonprofit | 2.22% | 8.06% | 5.84% | 5.06% | 4.06% * | 4.97% * | 5.04% | 2.69% |
| Unknown | 3.05% | 9.51% | 13.56% * | 14.80% | 5.61% * | 2.43% * | 9.97% | 1.98% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.98% | 4.89% | 6.77% * | 5.08% | 5.44% * | 2.45% * | 3.52% | 5.43% * |
| 5-9 years | 3.11% | 3.07% | 3.63% | 2.99% | 8.04% | 9.35% * | 2.58% | 4.77% |
| 10-19 years | 2.19% | 4.36% | 4.81% | 4.10% | 5.21% * | 6.39% | 2.46% | 4.07% |
| 20 or more years | 0.87% | 5.52% | 3.67% | 3.21% | 1.70% | 1.76% | 3.35% | 1.11% |
| Unknown | 1.21% | 13.07% | 6.88% | 3.72% | 3.50% | 0.82% | 7.34% | 1.13% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.71% | 8.15% * | 4.77% | 4.51% | 2.52% | 0.81% | 3.63% | 0.71% |
| 1 location only | 1.69% | 2.11% | 2.87% | 2.51% | 2.92% | 7.24% * | 1.56% | 2.68% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5.23% | 5.75% | 11.50% * | 9.13% | 8.79% * | 0.49% * | 6.82% | 5.07% * |
| 25-49% | 1.96% | 7.07% | 7.37% | 5.53% | 4.14% * | 2.09% * | 5.45% | 1.72% |
| 50-74% | 1.84% | 3.72% | 3.65% | 5.40% | 5.45% * | 3.53% | 2.34% | 2.33% |
| 75% or more | 0.53% | 1.90% | 2.97% | 1.87% | 1.57% | 0.80% | 1.84% | 0.58% |
| Union presence | | | | | | | | |
| No union employees | 0.46% | 1.75% | 2.65% | 2.03% | 1.42% | 0.54% | 1.51% | 0.65% |
| Has union employees | 1.02% | 11.88% | 10.54% | 7.42% | 6.31% | 1.80% | 7.47% | 1.68% |
| Unknown | 3.60% | 8.48% | 7.86% * | 6.62% | 5.43% * | 3.88% | 2.97% | 3.80% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.69% | 4.30% | 6.14% | 4.04% | 6.53% * | 0.23% * | 2.10% | 3.10% * |
| Less than 50% low wage | 0.48% | 1.94% | 3.03% | 2.00% | 1.75% | 1.20% | 1.73% | 0.79% |
| Unknown | 0.99% | 7.39% | 5.95% * | 3.78% | 3.49% * | 1.12% | 4.25% | 1.01% |

Source: Agency for Healthcare Research and Quality, Center for 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.