

Table I.D.1(2000) 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, 2000

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	6,772.47	6,994.15	6,860.42	6,627.78	6,605.93	6,816.99	6,867.88	6,752.27
Industry group **								
Agric., fish., forest.	4,995.60	6,336.38	5,733.53	5,471.02	3,954.71	4,522.08	5,799.68	4,559.47
Mining and manufacturing	6,675.82	7,643.94	6,787.43	6,550.62	6,331.27	6,778.57	6,886.93	6,653.11
Construction	6,734.55	6,935.14	6,474.78	6,439.34	6,219.50	7,839.05	6,624.79	6,864.97
Utilities and transp.	6,360.37	6,544.82	6,904.24	6,997.68	6,777.56	6,212.23	6,828.79	6,315.57
Wholesale trade	6,862.65	7,159.51	7,916.41	6,641.98	6,884.64	6,695.93	7,311.75	6,749.33
Fin. svcs. and real est.	7,116.88	7,154.28	7,100.98	7,152.73	7,102.24	7,114.80	7,175.62	7,109.55
Retail trade	6,506.57	6,583.61	6,521.97	6,141.74	6,219.63	6,667.75	6,531.35	6,499.53
Professional services	6,987.54	7,232.36	6,963.97	7,003.84	6,901.39	6,976.96	7,134.57	6,952.37
Other Services	6,694.00	6,571.11	6,747.09	6,535.06	6,644.68	6,754.93	6,630.84	6,709.42
Unknown	3,400.00 *	3,400.00 *	*****	*****	*****	*****	3,400.00 *	*****
Ownership								
For profit, incorporated	6,696.06	6,814.02	6,863.05	6,615.05	6,456.58	6,748.06	6,796.35	6,675.50
For profit, unincorporated	6,969.85	7,278.69	6,411.40	6,175.76	6,883.19	7,249.48	6,948.76	6,985.06
Nonprofit	7,089.46	7,430.72	7,165.25	7,036.72	7,001.41	7,101.37	7,314.79	7,048.39
Unknown	7,095.61	5,432.00 *	6,263.55	6,090.71	7,267.87	7,085.39	6,055.30	7,096.03
Age of firm								
Less than 5 years	6,785.88	7,119.76	6,464.97	6,409.76	6,285.20	7,398.67	6,804.33	6,759.98
5-9 years	6,686.20	6,482.36	6,437.57	6,767.05	6,770.68	6,934.34	6,550.20	6,823.20
10-19 years	6,833.28	6,881.91	6,801.13	6,656.10	6,628.56	7,116.65	6,815.47	6,844.65
20 or more years	6,641.49	7,205.45	7,116.07	6,630.08	6,592.64	6,565.63	7,018.37	6,570.09
Unknown	6,969.18	*****	6,504.00 *	6,163.61	6,815.25	6,977.93	6,333.55	6,970.80
Multi/single status								
2 or more locations	6,799.68	6,996.54	7,374.11	6,628.20	6,711.70	6,819.47	7,026.41	6,793.79
1 location only	6,694.63	6,994.10	6,794.54	6,627.63	6,378.75	6,644.85	6,848.81	6,461.37
Percent full-time employees								
Less than 25%	6,882.12	7,156.42	5,095.75	5,995.82	6,429.05	7,419.16	6,233.20	7,079.68
25-49%	6,525.59	7,041.71	6,781.56	6,760.49	6,343.27	6,458.92	6,892.84	6,457.91
50-74%	6,831.69	6,546.10	6,712.33	6,848.21	6,768.61	6,900.16	6,735.47	6,855.03
75% or more	6,773.37	7,050.15	6,903.79	6,615.59	6,601.36	6,814.74	6,891.19	6,748.78
Union presence								
No union employees	6,767.01	6,920.87	6,911.41	6,629.06	6,557.99	6,836.70	6,862.03	6,740.52
Has union employees	6,661.14	7,796.49	6,462.69	6,573.84	6,702.52	6,633.03	6,966.15	6,640.68
Unknown	7,377.51	7,210.26	6,177.08	7,399.75	7,568.33	7,409.42	6,700.23	7,421.55
Percent low wage employees **								
50% or more low wage	6,333.91	6,329.50	6,282.35	6,129.24	6,179.91	6,624.42	6,250.89	6,364.45
Less than 50% low wage	6,752.56	6,974.78	6,950.21	6,744.14	6,683.04	6,696.89	6,933.01	6,685.21
Unknown	6,900.14	9,119.78	6,250.56	6,192.99	6,671.51	6,904.35	7,650.34	6,887.81

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1(2000) 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, 2000

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	19.62	149.00	142.87	78.45	52.33	37.72	113.27	25.86
Industry group **								
Agric., fish., forest.	377.80	384.77	302.40	641.25	666.63	855.50	202.11	612.37
Mining and manufacturing	48.62	325.65	325.80	152.54	94.60	83.37	223.80	47.53
Construction	160.39	342.73	155.90	159.33	198.02	544.99	171.98	197.07
Utilities and transp.	140.16	405.03	239.28	295.15	272.52	154.57	322.49	146.93
Wholesale trade	102.42	289.04	388.81	184.00	286.81	197.36	228.82	153.71
Fin. svcs. and real est.	89.76	265.60	323.94	287.36	272.91	111.82	216.18	105.71
Retail trade	100.11	178.84	169.48	144.46	180.91	146.43	120.86	112.16
Professional services	63.14	206.45	215.20	145.00	69.14	65.24	171.46	51.80
Other Services	63.06	135.91	412.23	192.49	216.54	80.21	190.59	81.54
Unknown	1,075.17 *	1,075.17 *	*****	*****	*****	*****	1,075.17 *	*****
Ownership								
For profit, incorporated	27.23	97.76	128.12	75.77	75.05	50.41	74.15	34.69
For profit, unincorporated	133.47	287.90	189.15	173.27	201.22	322.52	227.03	142.98
Nonprofit	104.12	359.81	498.80	224.32	137.63	149.37	309.96	94.84
Unknown	168.78	1,717.75 *	1,874.68	1,458.50	611.07	185.79	1,700.01	168.72
Age of firm								
Less than 5 years	181.08	295.43	259.72	296.92	305.30	487.41	249.73	265.49
5-9 years	111.98	112.86	213.35	273.30	253.34	406.54	123.81	173.31
10-19 years	60.58	130.97	255.86	112.71	94.39	92.79	141.01	55.31
20 or more years	27.26	257.79	215.56	99.01	60.82	42.22	155.03	29.74
Unknown	65.66	*****	2,056.75 *	394.90	316.39	73.47	715.80	65.91
Multi/single status								
2 or more locations	33.33	591.08	384.28	98.30	63.73	39.12	221.23	34.63
1 location only	94.03	148.68	144.92	101.74	136.10	273.64	127.98	120.69
Percent full-time employees								
Less than 25%	119.73	473.02	742.99	266.30	187.57	171.78	374.97	137.15
25-49%	87.02	184.21	196.94	177.19	168.00	151.97	106.61	103.15
50-74%	119.59	118.34	259.06	172.02	174.86	215.32	146.93	163.64
75% or more	30.51	175.54	153.20	84.96	56.29	53.53	121.48	38.47
Union presence								
No union employees	26.62	120.03	121.94	66.08	43.70	45.16	93.80	34.47
Has union employees	66.93	570.36	238.82	203.87	132.38	73.56	267.21	61.37
Unknown	135.64	503.75	1,128.75	1,014.74	327.52	186.38	676.31	162.30
Percent low wage employees **								
50% or more low wage	96.77	145.78	351.13	218.76	154.60	107.75	160.18	119.69
Less than 50% low wage	48.67	138.40	134.93	69.19	72.06	75.47	95.23	61.08
Unknown	43.75	718.74	794.14	485.01	215.07	64.15	464.49	54.12

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.a(2000) 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, 2000

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	6,403.56	6,515.83	6,365.10	6,346.17	6,375.54	6,415.24	6,408.25	6,402.57
Industry group **								
Agric., fish., forest.	6,086.92	7,217.89	4,369.51	6,032.27	6,462.31	4,348.26	6,097.23	6,024.57
Mining and manufacturing	6,342.37	7,353.77	6,378.78	6,451.40	6,061.18	6,370.75	6,644.06	6,291.94
Construction	6,218.08	6,131.08	6,388.73	6,056.00	6,220.68	6,514.76	6,155.14	6,317.63
Utilities and transp.	6,147.16	6,559.86	6,310.38	6,117.03	6,749.25	5,995.11	6,541.09	6,112.48
Wholesale trade	6,770.32	6,694.66	6,715.71	6,332.73	8,072.73	6,190.58	6,359.40	6,897.34
Fin. svcs. and real est.	6,641.29	6,651.21	6,942.11	7,201.11	6,628.47	6,612.01	6,689.95	6,637.81
Retail trade	6,466.56	6,351.37	6,188.50	6,250.18	6,213.15	6,713.37	6,397.70	6,492.84
Professional services	6,384.83	6,441.25	6,299.62	6,460.33	6,278.14	6,402.99	6,355.98	6,389.89
Other Services	6,258.93	6,528.11	6,314.39	6,101.68	5,907.98	6,361.80	6,410.60	6,222.15
Ownership								
For profit, incorporated	6,387.05	6,620.05	6,550.11	6,299.62	6,346.91	6,377.67	6,480.46	6,366.76
For profit, unincorporated	6,339.87	6,250.05	5,573.89	6,666.31	6,706.83	6,215.53	6,225.84	6,416.44
Nonprofit	6,437.10	6,362.44	5,704.36	6,542.04	6,320.58	6,558.17	6,014.61	6,491.31
Unknown	6,739.98	*****	*****	4,480.00 *	6,712.11	6,744.43	*****	6,739.98
Age of firm								
Less than 5 years	6,432.16	6,531.19	6,515.37	6,172.49	5,954.84	7,097.27	6,500.54	6,317.71
5-9 years	6,437.72	6,236.99	6,303.46	6,711.29	6,456.95	6,474.12	6,370.73	6,506.77
10-19 years	6,359.70	6,763.26	5,978.36	6,232.87	6,570.93	6,256.33	6,355.41	6,362.52
20 or more years	6,296.63	6,381.70	6,648.23	6,351.88	6,307.07	6,242.86	6,422.81	6,275.70
Unknown	6,599.62	*****	*****	6,550.54	6,792.09	6,593.34	6,606.67	6,599.60
Multi/single status								
2 or more locations	6,450.99	7,856.11	7,086.92	6,508.29	6,594.29	6,412.13	6,664.53	6,445.30
1 location only	6,273.55	6,496.12	6,291.41	6,294.82	5,961.15	6,641.62	6,377.22	6,126.33
Percent full-time employees								
Less than 25%	5,963.24	7,153.21	5,969.02	5,329.90	5,593.43	5,827.68	6,578.20	5,615.48
25-49%	6,131.25	6,271.27	6,496.03	6,652.21	6,235.50	5,931.83	6,464.30	6,045.22
50-74%	6,481.42	6,392.53	6,009.41	6,821.77	6,310.92	6,539.71	6,349.27	6,513.78
75% or more	6,406.18	6,532.39	6,409.18	6,314.00	6,391.59	6,416.27	6,410.76	6,405.23
Union presence								
No union employees	6,413.88	6,486.46	6,469.97	6,333.28	6,273.93	6,466.28	6,439.06	6,406.61
Has union employees	6,373.40	6,882.71	7,034.48	6,373.73	6,740.70	6,285.06	6,537.73	6,365.91
Unknown	6,406.38	7,012.52	3,961.66	7,014.92	7,007.52	6,592.31	5,102.56	6,603.71
Percent low wage employees **								
50% or more low wage	6,015.72	6,382.08	5,524.30	6,022.35	5,963.54	6,055.46	6,180.33	5,929.41
Less than 50% low wage	6,406.90	6,529.79	6,468.95	6,462.72	6,480.18	6,315.96	6,465.49	6,387.69
Unknown	6,486.54	6,983.09	4,943.18	5,497.81	6,205.83	6,516.98	5,986.26	6,494.20

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.a(2000) 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, 2000

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.67	89.25	180.69	130.70	72.30	81.06	125.33	53.21
Industry group **								
Agric., fish., forest.	528.34	1,090.79	916.01	1,277.12	1,811.86	1,138.16	562.70	1,433.98
Mining and manufacturing	75.34	483.01	301.99	174.15	130.67	78.87	218.61	72.59
Construction	131.69	225.53	332.80	187.52	780.51	755.20	158.95	164.55
Utilities and transp.	106.33	1,057.96	1,216.41	746.86	488.30	132.71	375.49	148.03
Wholesale trade	213.15	508.25	209.70	330.62	665.62	218.19	151.76	239.83
Fin. svcs. and real est.	159.03	413.60	402.45	704.28	261.10	183.06	253.48	168.27
Retail trade	234.62	133.05	234.01	363.40	322.83	318.45	209.39	253.63
Professional services	103.12	156.80	298.11	181.58	115.37	135.34	124.80	119.03
Other Services	170.94	236.63	449.55	264.92	201.71	184.47	296.45	161.25
Ownership								
For profit, incorporated	55.55	94.94	180.89	140.29	126.75	90.85	113.27	58.23
For profit, unincorporated	163.65	215.75	656.29	293.51	290.85	224.16	172.76	246.59
Nonprofit	133.66	326.43	401.12	198.46	188.82	161.58	309.04	112.85
Unknown	204.21	*****	*****	1,416.70 *	1,280.55	202.55	*****	204.21
Age of firm								
Less than 5 years	184.21	176.45	337.50	268.87	346.13	146.21	172.94	228.64
5-9 years	178.33	415.03	403.47	399.72	339.26	291.22	278.64	199.60
10-19 years	91.41	265.29	221.57	113.55	202.40	126.05	167.88	97.77
20 or more years	75.41	110.71	206.65	138.73	109.44	111.83	124.85	77.05
Unknown	109.15	*****	*****	1,244.71	200.06	117.20	1,560.10	109.24
Multi/single status								
2 or more locations	60.43	1,507.09	578.22	197.34	119.81	82.89	292.62	59.80
1 location only	87.16	93.12	173.90	153.44	115.80	277.20	129.89	88.05
Percent full-time employees								
Less than 25%	339.20	913.14	1,452.08	909.89	257.45	674.50	792.97	180.27
25-49%	201.65	439.14	755.36	357.96	257.31	303.37	336.75	236.94
50-74%	97.70	161.26	342.03	213.08	355.06	246.24	192.76	195.46
75% or more	54.05	76.51	221.35	145.43	79.79	88.02	138.71	60.00
Union presence								
No union employees	66.29	97.27	134.86	133.79	83.20	99.93	103.16	75.01
Has union employees	74.96	1,378.36	1,150.55	347.97	325.11	132.98	366.00	81.18
Unknown	389.59	1,089.87	1,114.81	1,679.81	1,493.32	369.28	560.47	358.31
Percent low wage employees **								
50% or more low wage	90.99	189.43	388.58	263.52	185.07	217.98	237.14	84.06
Less than 50% low wage	73.66	80.27	179.85	125.67	80.28	105.28	121.48	83.90
Unknown	105.24	819.57	1,240.05	466.27	255.11	120.24	694.00	108.52

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 1. b(2000) 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, 2000

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	6,928.65	7,225.96	7,054.20	6,761.85	6,690.64	6,993.61	7,070.21	6,899.68
Industry group **								
Agric., fish., forest.	4,742.69	5,989.57	6,116.81	5,156.16	3,783.40	4,508.86	5,526.42	4,502.57
Mining and manufacturing	6,764.07	7,735.28	7,147.48	6,586.43	6,373.09	6,881.14	7,069.64	6,736.24
Construction	6,860.47	7,286.58	6,426.57	6,661.12	6,225.40	7,757.59	6,824.61	6,900.75
Utilities and transp.	6,464.87	6,482.09	7,105.33	6,929.82	6,853.99	6,349.28	6,757.30	6,439.21
Wholesale trade	6,925.24	7,327.12	8,407.92	6,932.85	6,481.30	6,820.94	7,775.52	6,729.26
Fin. svcs. and real est.	7,307.62	7,363.66	7,008.68	7,115.38	7,365.10	7,332.92	7,301.55	7,308.55
Retail trade	6,683.55	6,882.63	6,574.39	6,167.40	6,243.37	6,936.49	6,610.93	6,702.58
Professional services	7,313.26	7,470.99	7,236.01	7,198.26	7,200.38	7,360.07	7,427.25	7,283.78
Other Services	6,904.92	6,601.86	6,859.01	6,736.71	7,001.96	6,940.20	6,675.87	6,955.45
Ownership								
For profit, incorporated	6,836.68	6,888.61	6,991.11	6,774.88	6,480.33	6,929.08	6,941.14	6,816.15
For profit, unincorporated	7,175.63	7,697.09	7,116.25	5,830.08	6,926.09	7,568.12	7,260.55	7,113.82
Nonprofit	7,412.64	8,039.56	7,657.79	7,189.43	7,347.39	7,388.56	7,801.65	7,334.96
Unknown	7,128.42	5,432.00 *	5,980.00 *	6,113.87	7,590.06	7,098.33	5,824.62	7,129.08
Age of firm								
Less than 5 years	6,981.23	7,423.27	6,446.20	6,520.05	6,293.15	7,796.90	6,967.76	6,998.79
5-9 years	6,816.87	6,493.74	6,559.08	6,749.55	7,042.21	7,136.04	6,667.87	6,952.47
10-19 years	7,064.99	6,782.96	7,233.03	6,848.33	6,720.29	7,494.34	7,017.30	7,093.08
20 or more years	6,813.01	7,608.49	7,215.35	6,770.52	6,674.03	6,777.96	7,256.18	6,729.53
Unknown	7,061.44	*****	6,504.00 *	6,241.12	6,880.74	7,072.92	6,259.74	7,064.00
Multi/single status								
2 or more locations	6,944.03	6,674.97	7,293.42	6,695.33	6,746.00	6,998.62	7,107.89	6,939.85
1 location only	6,883.57	7,236.81	7,023.20	6,788.20	6,564.17	6,668.82	7,065.60	6,616.29
Percent full-time employees								
Less than 25%	7,075.66	6,919.66	4,571.94	5,996.79	6,803.48	7,592.98	5,718.72	7,373.90
25-49%	6,636.07	7,289.43	7,085.87	6,933.55	6,357.09	6,579.21	7,167.36	6,562.27
50-74%	7,254.37	6,646.28	7,092.43	6,952.78	6,964.49	7,521.40	6,940.16	7,332.24
75% or more	6,909.47	7,301.03	7,092.36	6,752.59	6,673.88	6,958.93	7,100.72	6,870.58
Union presence								
No union employees	6,889.47	7,115.67	7,075.84	6,754.76	6,674.07	6,951.65	7,043.56	6,849.54
Has union employees	6,858.42	8,303.89	6,372.42	6,737.89	6,599.68	6,883.23	7,151.47	6,833.74
Unknown	7,739.57	6,981.91	9,170.82	8,219.51	7,601.23	7,725.37	8,308.71	7,715.54
Percent low wage employees **								
50% or more low wage	6,441.98	6,392.99	6,228.90	6,157.09	6,241.75	6,799.25	6,166.31	6,517.99
Less than 50% low wage	6,911.06	7,147.64	7,168.96	6,875.52	6,762.98	6,905.84	7,134.88	6,826.78
Unknown	7,068.90	9,576.55	6,773.00	6,633.69	6,844.19	7,060.40	8,344.67	7,045.84

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.b(2000) 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, 2000

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	40.73	214.60	156.08	87.12	91.93	71.12	146.34	53.00
Industry group **								
Agric., fish., forest.	491.62	239.38	732.48	861.30	783.56	853.93	287.87	623.17
Mining and manufacturing	75.45	345.62	361.25	181.74	120.62	123.19	276.27	78.74
Construction	223.68	438.83	173.84	226.23	276.21	543.51	245.05	242.77
Utilities and transp.	178.72	643.96	435.88	343.85	194.92	201.24	375.26	178.52
Wholesale trade	100.08	399.21	492.01	259.72	259.78	275.15	345.55	167.71
Fin. svcs. and real est.	114.52	439.23	470.53	385.98	319.67	137.40	365.15	131.82
Retail trade	99.26	320.20	162.69	103.37	142.40	128.55	112.14	120.30
Professional services	77.78	244.70	278.23	216.07	85.06	113.85	233.66	82.38
Other Services	87.89	174.99	274.26	207.79	277.49	154.46	146.58	122.24
Ownership								
For profit, incorporated	51.89	161.80	174.16	89.64	102.55	80.43	115.16	58.31
For profit, unincorporated	160.92	343.49	337.83	377.23	257.65	453.54	327.44	181.60
Nonprofit	92.05	415.46	437.68	296.28	193.87	158.61	308.40	100.78
Unknown	231.83	1,717.75 *	1,891.04 *	1,590.22	680.94	237.78	1,737.14	231.77
Age of firm								
Less than 5 years	223.86	385.34	519.11	389.79	394.91	501.72	352.15	383.10
5-9 years	166.90	167.54	206.00	332.93	308.68	462.37	168.46	239.46
10-19 years	87.29	117.81	295.30	169.84	146.75	167.53	120.59	111.22
20 or more years	55.84	343.84	241.14	106.10	87.34	89.40	191.75	57.99
Unknown	115.15	*****	2,056.75 *	761.43	377.15	120.23	984.31	115.67
Multi/single status								
2 or more locations	61.95	731.51	341.19	132.26	72.83	71.93	263.41	64.42
1 location only	113.43	215.17	167.02	95.77	202.22	394.19	162.21	167.73
Percent full-time employees								
Less than 25%	122.65	524.07	915.31	208.40	255.34	140.63	366.83	147.31
25-49%	128.84	405.41	373.50	324.23	279.01	174.80	238.00	118.66
50-74%	111.31	236.34	260.28	268.79	168.29	148.43	211.86	123.80
75% or more	50.11	253.65	155.57	89.36	97.19	84.29	161.80	60.08
Union presence								
No union employees	42.34	163.39	158.62	74.38	86.87	80.30	122.15	56.63
Has union employees	128.77	956.67	312.49	206.43	162.94	141.60	333.35	125.55
Unknown	161.93	1,379.80	1,842.63	1,540.07	872.90	168.92	808.12	161.59
Percent low wage employees **								
50% or more low wage	116.90	193.31	289.64	295.81	216.26	126.85	151.04	148.25
Less than 50% low wage	72.93	208.75	151.73	76.16	105.93	133.79	125.05	90.70
Unknown	84.31	1,158.39	827.93	574.62	328.60	102.10	606.45	94.02

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 1. c(2000) 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, 2000

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	6,930.82	7,011.05	7,190.22	6,665.63	6,807.05	6,952.48	7,030.34	6,904.95
Industry group **								
Agric., fish., forest.	6,197.74	6,013.92	6,120.36	6,919.11	5,747.88	7,351.90	6,163.66	6,530.57
Mining and manufacturing	6,915.09	7,698.45	5,409.59	7,167.55	6,702.23	6,992.65	6,625.46	6,938.38
Construction	7,318.08	6,636.27	7,562.59	6,189.71	6,050.85	9,203.47	6,756.41	7,762.16
Utilities and transp.	6,250.43	6,807.91	7,298.93	8,545.33	6,484.72	5,755.55	7,618.40	5,980.45
Wholesale trade	6,582.57	7,384.75	7,267.80	5,389.25	5,835.13	6,803.08	6,946.30	6,479.24
Fin. svcs. and real est.	7,850.27	7,034.32	7,815.45	7,499.46	8,832.80	7,841.55	7,310.88	7,937.79
Retail trade	5,759.83	6,184.86	7,049.83	5,496.23	6,013.15	5,600.82	6,514.61	5,599.62
Professional services	7,197.15	7,567.23	7,071.23	7,220.50	6,932.96	7,156.96	7,338.74	7,140.90
Other Services	7,526.50	6,585.58	8,216.55	6,801.79	7,488.10	7,969.41	7,214.27	7,700.16
Unknown	3,400.00 *	3,400.00 *	*****	*****	*****	*****	3,400.00 *	*****
Ownership								
For profit, incorporated	6,730.99	6,947.69	6,972.43	6,587.49	6,693.85	6,706.90	6,904.14	6,691.79
For profit, unincorporated	7,570.32	7,510.49	5,287.99	6,500.66	8,287.08	8,079.44	7,153.27	7,916.52
Nonprofit	7,672.65	6,148.17	9,663.13	7,382.44	7,105.08	8,073.54	7,605.85	7,694.84
Unknown	8,304.97	*****	7,800.00 *	*****	6,778.83	8,363.30	7,800.00 *	8,305.42
Age of firm								
Less than 5 years	6,383.71	6,930.45	6,371.41	6,538.92	7,965.05	4,631.31	6,665.54	5,996.43
5-9 years	6,805.93	7,109.16	6,042.01	7,206.74	6,281.04	6,482.31	6,503.76	7,542.50
10-19 years	6,922.64	7,455.20	6,870.47	6,530.05	6,095.67	7,588.83	7,140.24	6,671.61
20 or more years	6,636.83	6,673.30	7,566.51	6,673.71	7,000.18	6,363.65	7,150.22	6,490.12
Unknown	7,457.50	*****	*****	2,500.00 *	6,004.64	7,489.93	*****	7,457.50
Multi/single status								
2 or more locations	6,954.11	7,014.92	8,209.27	6,437.86	6,880.40	6,957.88	7,698.69	6,933.71
1 location only	6,865.85	7,010.98	6,974.86	6,738.12	6,654.63	6,401.34	6,960.05	6,638.21
Percent full-time employees								
Less than 25%	7,043.83	7,650.86	8,601.59	7,343.71	6,309.54	6,606.82	7,536.28	6,635.93
25-49%	6,991.70	8,669.59	5,930.97	5,667.54	6,966.24	7,109.30	6,891.84	7,040.87
50-74%	5,903.33	6,518.16	7,074.99	6,269.94	6,408.05	5,667.20	6,803.28	5,709.38
75% or more	7,085.89	7,002.15	7,249.11	6,721.18	6,838.17	7,190.23	7,052.46	7,094.52
Union presence								
No union employees	7,127.57	7,040.37	7,275.13	6,751.84	6,649.53	7,354.40	7,060.70	7,155.77
Has union employees	6,484.55	6,352.94	6,214.17	6,049.12	7,231.73	6,406.36	6,510.81	6,483.37
Unknown	7,078.74	8,201.62	5,256.00 *	3,741.70 *	7,640.12	7,092.81	7,457.10	7,062.50
Percent low wage employees **								
50% or more low wage	6,533.98	5,996.71	7,734.75	6,507.55	6,567.11	6,052.87	6,803.09	6,288.88
Less than 50% low wage	6,982.29	7,165.63	7,140.18	6,754.95	6,813.27	7,041.91	7,088.14	6,920.07
Unknown	6,941.97	7,843.94	4,591.05 *	5,509.68	7,003.16	6,956.72	6,616.39	6,945.09

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.1.c(2000) 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, 2000

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	93.61	260.74	307.94	169.65	218.88	150.55	199.38	131.92
Industry group **								
Agric., fish., forest.	361.40	584.05	1,715.61	1,795.66	1,494.81	1,809.50	389.78	1,278.37
Mining and manufacturing	134.70	974.48	796.42	570.85	430.20	170.80	421.59	149.01
Construction	377.50	566.62	1,032.10	418.20	1,382.10	2,058.17	362.59	837.38
Utilities and transp.	327.88	827.34	1,605.10	1,406.00	855.51	288.32	449.87	309.75
Wholesale trade	294.52	1,211.87	904.39	677.82	677.02	337.10	375.26	347.75
Fin. svcs. and real est.	275.52	937.40	1,299.58	1,418.74	817.57	405.42	714.21	341.35
Retail trade	100.43	559.15	449.84	387.63	580.64	290.18	361.25	102.26
Professional services	166.24	381.74	313.28	687.43	361.21	264.84	356.71	219.20
Other Services	255.06	491.60	1,155.91	604.03	544.95	686.22	607.15	531.40
Unknown	1,075.17 *	1,075.17 *	*****	*****	*****	*****	1,075.17 *	*****
Ownership								
For profit, incorporated	105.64	276.92	192.04	206.67	347.41	141.30	175.73	129.09
For profit, unincorporated	341.96	445.56	870.50	831.22	1,644.58	409.81	355.83	370.99
Nonprofit	263.52	538.08	1,208.07	432.06	293.87	450.26	635.92	361.71
Unknown	346.11	*****	2,466.58 *	*****	1,497.09	362.01	2,466.58 *	349.21
Age of firm								
Less than 5 years	348.24	477.41	827.05	1,024.09	356.73	1,350.35	245.31	718.74
5-9 years	165.49	815.77	1,087.09	1,344.88	1,163.86	1,391.72	785.20	1,018.15
10-19 years	251.05	510.09	908.32	516.82	161.00	722.26	410.86	246.70
20 or more years	156.27	206.37	502.90	179.94	288.77	238.72	224.05	216.33
Unknown	199.06	*****	*****	790.57 *	817.78	201.34	*****	199.06
Multi/single status								
2 or more locations	136.68	1,330.12	730.27	441.54	375.66	152.20	549.77	152.49
1 location only	131.88	261.77	203.93	153.10	323.24	1,031.91	207.86	247.42
Percent full-time employees								
Less than 25%	375.05	706.04	2,153.56	908.94	912.75	1,425.68	495.09	594.29
25-49%	386.09	1,121.45	754.59	952.01	1,073.72	358.06	655.84	265.44
50-74%	290.90	315.11	602.62	489.46	791.66	387.92	243.36	326.01
75% or more	75.25	291.55	353.72	167.13	239.84	129.20	218.88	104.90
Union presence								
No union employees	108.39	260.94	306.48	169.58	225.64	206.82	199.56	176.79
Has union employees	223.22	771.19	1,061.72	1,338.96	858.94	279.34	445.06	235.51
Unknown	812.93	2,147.46	1,662.09 *	1,148.51 *	2,279.34	854.67	1,911.61	915.95
Percent low wage employees **								
50% or more low wage	271.00	190.19	1,058.80	536.87	310.32	325.22	407.73	199.93
Less than 50% low wage	102.47	307.32	175.90	167.22	261.18	257.16	203.84	167.36
Unknown	193.65	1,586.78	1,536.55 *	1,279.56	353.43	208.87	1,022.75	198.63

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2(2000) 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, 2000

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	1,613.98	1,673.57	1,883.57	2,183.77	1,880.07	1,395.27	1,894.03	1,554.70
Industry group **								
Agric., fish., forest.	1,344.93 *	1,340.97	1,274.26 *	1,082.84	1,086.50 *	1,521.83 *	1,243.88	1,399.74 *
Mining and manufacturing	1,253.57	1,890.56	1,521.69	1,710.60	1,527.43	1,053.84	1,719.61	1,203.44
Construction	1,718.18	1,216.30	1,961.15	2,037.20	2,173.99	1,002.90	1,744.34	1,687.10
Utilities and transp.	1,114.69	2,739.10	1,859.35	1,888.45	1,392.03	896.01	2,231.90	1,007.83
Wholesale trade	1,470.66	1,237.48	1,300.51	2,405.06	1,623.81	1,215.57	1,580.01	1,443.07
Fin. svcs. and real est.	1,805.37	1,847.26	1,772.35	2,071.88	2,286.52	1,707.66	1,729.65	1,814.83
Retail trade	1,912.03	1,688.06	2,163.14	2,765.07	2,255.38	1,583.85	2,193.42	1,832.01
Professional services	1,788.60	1,850.27	2,469.83	2,538.98	2,101.82	1,491.06	2,244.92	1,679.44
Other Services	1,884.77	1,522.32	1,533.73	2,166.87	2,059.56	1,855.69	1,674.92	1,935.99
Ownership								
For profit, incorporated	1,579.62	1,646.54	1,911.68	2,182.41	1,838.56	1,356.65	1,918.87	1,510.05
For profit, unincorporated	2,068.42	1,968.63	2,064.47	2,505.47	2,228.99	1,844.98	2,043.18	2,086.64
Nonprofit	1,694.44	1,219.48	1,514.06	2,003.02	1,924.79	1,574.50	1,506.44	1,728.70
Unknown	1,455.73	*****	1,969.53 *	1,358.02	1,720.64	1,431.72	1,476.29 *	1,455.72
Age of firm								
Less than 5 years	2,108.90	2,178.44	1,986.97	2,261.32	1,944.66	2,121.98	2,128.16	2,081.86
5-9 years	1,785.79	1,206.01	1,779.66	2,507.08	1,821.49	1,502.56	1,718.96	1,853.10
10-19 years	1,872.90	1,710.16	1,939.47	2,421.34	1,866.67	1,524.13	1,953.48	1,821.48
20 or more years	1,592.15	1,503.79	1,848.45	2,032.69	1,928.76	1,292.41	1,831.43	1,546.82
Unknown	1,444.04	*****	1,620.00 *	1,999.83	1,319.99	1,445.93	1,445.49	1,444.04
Multi/single status								
2 or more locations	1,506.92	2,214.33	1,882.35	2,335.46	1,841.98	1,389.80	2,073.81	1,492.20
1 location only	1,920.23	1,663.80	1,883.73	2,128.33	1,961.89	1,774.95	1,872.40	1,992.58
Percent full-time employees								
Less than 25%	1,789.18	1,252.53	1,002.02 *	2,028.38	1,659.81	1,991.38	1,292.51	1,940.39
25-49%	1,667.14	2,041.34	1,088.85 *	2,564.17	2,132.33	1,439.63	1,750.74	1,651.73
50-74%	1,828.46	1,560.04	1,638.59	2,570.52	2,383.66	1,630.43	1,780.31	1,840.14
75% or more	1,590.12	1,684.87	1,946.14	2,146.65	1,834.15	1,365.02	1,919.59	1,521.35
Union presence								
No union employees	1,830.80	1,762.88	1,995.04	2,338.92	2,010.98	1,621.64	2,002.40	1,782.96
Has union employees	921.91	435.71 *	673.28 *	1,148.24	1,212.28	869.89	715.94	935.73
Unknown	1,666.96	3,019.53	1,275.50 *	1,939.40	2,649.57	1,560.36	1,885.36	1,652.76
Percent low wage employees **								
50% or more low wage	2,103.33	1,607.62	1,641.25	2,513.90	2,259.28	1,965.87	1,937.46	2,164.33
Less than 50% low wage	1,649.39	1,612.26	1,918.78	2,138.57	1,837.72	1,272.37	1,872.43	1,566.15
Unknown	1,452.88	2,909.19	1,757.90	1,828.87	1,639.77	1,424.92	2,242.93	1,439.89

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2(2000) 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, 2000

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.41	98.18	124.53	54.87	54.60	25.86	31.90	19.43
Industry group **								
Agric., fish., forest.	404.43 *	375.44	483.33 *	212.65	655.24 *	670.23 *	241.87	512.24 *
Mining and manufacturing	31.12	356.09	354.64	107.84	118.38	28.71	104.42	34.25
Construction	136.48	218.08	175.94	153.61	287.49	260.05	156.95	202.19
Utilities and transp.	91.03	253.56	418.95	251.25	119.43	113.04	172.59	96.12
Wholesale trade	65.94	146.90	137.86	245.61	133.20	67.60	60.98	84.83
Fin. svcs. and real est.	77.35	296.00	376.22	325.28	271.08	83.52	183.40	78.87
Retail trade	73.27	145.02	225.35	135.60	211.44	102.91	97.92	94.75
Professional services	61.08	166.16	128.55	167.39	129.80	85.85	109.39	66.03
Other Services	51.08	170.10	219.05	90.37	112.40	83.42	110.09	69.03
Ownership								
For profit, incorporated	24.60	120.80	132.56	74.85	54.02	27.12	44.85	27.65
For profit, unincorporated	93.37	273.07	297.48	116.34	215.81	92.33	200.78	61.74
Nonprofit	68.01	218.84	224.27	190.42	153.75	74.46	219.43	55.42
Unknown	91.07	*****	624.00 *	343.68	436.55	90.13	475.50 *	91.13
Age of firm								
Less than 5 years	98.01	166.10	236.86	256.40	150.46	405.59	140.52	141.58
5-9 years	100.98	124.33	271.24	244.45	201.07	142.06	141.05	99.87
10-19 years	48.26	134.17	197.56	120.73	93.75	77.13	49.44	79.78
20 or more years	27.67	152.21	132.74	75.39	57.61	36.99	47.08	32.78
Unknown	38.78	*****	512.29 *	268.07	134.51	40.08	326.73	38.91
Multi/single status								
2 or more locations	19.13	501.43	239.66	119.39	49.20	26.71	126.28	20.63
1 location only	42.79	99.90	138.74	57.99	105.08	210.33	36.07	73.92
Percent full-time employees								
Less than 25%	59.56	276.59	518.83 *	177.37	242.60	57.43	131.16	79.56
25-49%	103.23	291.41	411.73 *	222.45	173.20	137.47	236.19	115.58
50-74%	96.86	240.89	125.27	148.12	116.68	171.21	144.18	119.49
75% or more	22.56	117.96	132.12	63.13	63.78	29.04	36.45	24.98
Union presence								
No union employees	24.49	113.80	110.64	57.65	50.07	45.24	43.52	32.83
Has union employees	26.18	488.74 *	427.69 *	126.86	102.42	41.61	202.12	28.34
Unknown	98.70	683.62	444.67 *	561.83	606.87	107.73	442.83	109.81
Percent low wage employees **								
50% or more low wage	33.15	176.91	155.66	187.73	151.34	103.09	122.51	81.55
Less than 50% low wage	37.00	74.86	141.49	62.53	85.81	44.78	39.56	41.91
Unknown	33.10	625.27	414.77	385.34	152.18	32.50	361.56	34.95

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.a(2000) 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, 2000

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	1,602.98	1,745.46	2,143.10	2,303.70	1,870.63	1,322.60	2,043.18	1,509.08
Industry group **								
Agric., fish., forest.	1,217.02	1,146.81 *	655.65 *	1,573.37 *	2,948.98	538.81	1,012.19 *	2,456.28
Mining and manufacturing	1,328.51	1,764.92 *	2,328.92	1,842.12	1,486.55	1,050.90	2,053.88	1,207.26
Construction	2,063.87	1,488.71	2,160.53	2,537.57	1,850.41	1,545.91	1,991.15	2,178.89
Utilities and transp.	1,143.33	3,306.87	1,611.16 *	2,853.73	1,549.40	845.98	2,775.93	999.60
Wholesale trade	1,459.84	1,057.46	1,187.22	2,442.46	1,906.11	885.86	1,510.75	1,444.11
Fin. svcs. and real est.	1,634.36	1,786.65	2,172.81	2,388.83	1,694.22	1,570.39	1,955.49	1,611.44
Retail trade	2,049.56	1,639.57	2,433.08	3,186.25	2,770.25	1,370.65	2,345.04	1,936.76
Professional services	1,614.96	1,723.05	2,598.47	2,293.93	2,071.47	1,344.11	2,190.06	1,514.14
Other Services	1,761.68	1,925.14	1,929.57	2,047.89	1,927.13	1,612.18	1,924.96	1,722.09
Ownership								
For profit, incorporated	1,580.53	1,673.86	2,239.59	2,213.05	1,902.68	1,294.73	2,055.66	1,477.36
For profit, unincorporated	2,042.89	2,019.17	1,950.29	3,315.63	2,166.08	1,372.07	2,174.37	1,954.60
Nonprofit	1,601.47	1,615.05	1,646.20	2,345.04	1,739.75	1,436.73	1,737.16	1,584.06
Unknown	1,415.16	*****	*****	2,038.00 *	1,203.49	1,443.36	*****	1,415.16
Age of firm								
Less than 5 years	2,306.99	2,153.79	2,315.32	2,830.56	2,080.98	2,209.84	2,321.88	2,282.06
5-9 years	1,811.59	1,456.49	2,318.65	2,163.74	1,764.98	1,358.97	1,966.50	1,651.93
10-19 years	1,906.84	1,941.01	2,171.04	2,548.70	1,791.46	1,410.59	2,171.38	1,732.75
20 or more years	1,578.35	1,289.64	1,990.93	2,184.72	1,903.42	1,268.68	1,876.33	1,528.92
Unknown	1,357.71	*****	*****	807.71 *	1,712.43	1,347.09	774.28	1,358.85
Multi/single status								
2 or more locations	1,449.08	1,674.91 *	2,153.39	2,639.91	1,796.17	1,319.51	2,308.63	1,426.21
1 location only	2,024.96	1,746.49	2,142.05	2,197.21	2,011.69	1,547.21	2,011.04	2,044.71
Percent full-time employees								
Less than 25%	1,634.47	1,436.99	1,300.46 *	1,799.03	1,387.78 *	2,017.87	1,358.75	1,790.39
25-49%	2,139.77	1,883.80	1,091.61 *	2,496.37	2,075.68	2,262.76	1,636.09	2,269.89
50-74%	1,834.00	2,284.82	1,706.59	3,049.16	2,472.78	1,472.13	2,184.14	1,748.25
75% or more	1,565.17	1,657.88	2,235.42	2,248.04	1,823.82	1,281.58	2,050.00	1,464.68
Union presence								
No union employees	1,856.34	1,824.51	2,224.12	2,466.82	2,049.92	1,582.37	2,149.14	1,771.86
Has union employees	908.65	273.20 *	1,370.81 *	1,390.39	1,204.40	812.93	657.42 *	920.10
Unknown	1,356.98	2,069.64 *	1,234.41 *	2,473.36	1,858.79	1,296.14	1,632.69 *	1,315.25
Percent low wage employees **								
50% or more low wage	2,278.35	1,781.59	1,590.74	2,669.45	2,431.67	2,125.33	2,199.87	2,319.49
Less than 50% low wage	1,649.64	1,745.34	2,208.47	2,257.42	1,778.54	1,248.72	2,031.36	1,524.46
Unknown	1,368.31	1,483.65	1,654.38	1,611.41	1,747.55	1,341.60	1,558.35	1,365.40

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 2. a(2000) 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, 2000

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	26.29	102.41	247.88	97.72	95.99	34.51	89.18	29.05
Industry group **								
Agric., fish., forest.	314.29	389.22 *	371.46 *	512.81 *	875.23	156.53	345.09 *	649.13
Mining and manufacturing	77.13	599.83 *	486.97	235.41	97.53	63.18	155.11	57.80
Construction	163.35	245.16	389.85	300.51	455.44	286.79	275.46	318.84
Utilities and transp.	132.10	904.30	495.97 *	482.18	258.42	127.47	510.46	137.51
Wholesale trade	163.57	297.75	148.24	237.44	416.07	144.70	147.38	193.55
Fin. svcs. and real est.	101.22	269.07	477.27	351.15	307.89	85.80	213.87	99.00
Retail trade	180.05	173.73	394.21	209.78	327.61	260.91	251.15	231.04
Professional services	86.91	242.00	438.16	271.92	159.57	92.76	178.74	80.65
Other Services	58.29	282.12	458.97	224.25	266.05	118.42	293.42	120.08
Ownership								
For profit, incorporated	41.13	133.80	272.99	127.57	90.03	46.51	84.96	40.40
For profit, unincorporated	203.51	327.58	353.00	422.59	365.33	219.72	287.63	226.69
Nonprofit	110.75	251.28	301.61	285.60	259.97	117.07	208.38	125.48
Unknown	75.09	*****	*****	644.47 *	354.62	178.01	*****	75.09
Age of firm								
Less than 5 years	127.68	294.71	573.85	395.84	208.24	394.30	253.08	275.01
5-9 years	144.97	229.14	413.17	304.90	358.50	251.42	147.23	227.47
10-19 years	64.74	268.59	309.51	185.32	73.80	88.03	135.34	73.21
20 or more years	49.14	124.87	277.23	119.16	123.94	62.16	135.72	50.53
Unknown	48.06	*****	*****	274.58 *	217.48	52.76	221.26	48.66
Multi/single status								
2 or more locations	33.71	509.56 *	291.90	250.30	115.90	34.80	262.46	34.63
1 location only	69.36	102.95	274.22	104.34	121.52	263.61	104.05	78.75
Percent full-time employees								
Less than 25%	178.74	349.58	409.52 *	358.39	419.77 *	328.80	282.81	241.46
25-49%	91.79	417.61	332.89 *	421.39	313.31	233.79	417.28	150.82
50-74%	82.44	393.29	243.79	356.00	207.37	164.69	229.63	130.89
75% or more	32.84	147.00	261.53	106.94	98.14	37.75	84.67	32.23
Union presence								
No union employees	36.22	117.26	242.81	98.53	116.92	53.26	93.24	51.32
Has union employees	61.27	113.15 *	521.05 *	200.02	171.96	57.51	280.95 *	63.73
Unknown	136.62	786.61 *	443.85 *	727.74	521.41	142.57	566.43 *	152.21
Percent low wage employees **								
50% or more low wage	99.69	280.71	284.72	254.92	211.19	180.47	226.31	147.34
Less than 50% low wage	50.46	124.16	276.65	101.84	126.19	56.07	88.71	56.98
Unknown	47.72	427.81	439.90	290.25	399.92	51.58	301.49	48.87

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.b(2000) 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, 2000

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	1,664.03	1,725.84	1,799.49	2,174.66	1,917.18	1,467.42	1,886.84	1,618.43
Industry group **								
Agric., fish., forest.	1,312.47 *	545.53 *	1,454.36 *	1,062.02	976.94 *	1,527.06 *	1,109.15	1,374.76 *
Mining and manufacturing	1,249.45	2,152.01	1,242.67	1,604.03	1,543.96	1,068.17	1,586.18	1,218.78
Construction	1,677.15	1,121.25	1,791.40	2,034.41	2,355.04	971.91 *	1,656.15	1,700.75
Utilities and transp.	1,144.42	2,654.57	2,070.22	1,694.28	1,439.91	958.37	2,067.20	1,063.45
Wholesale trade	1,500.71	1,403.10	1,221.62	2,433.09	1,515.54	1,341.78	1,600.30	1,477.76
Fin. svcs. and real est.	1,935.14	2,052.48	1,829.02	1,979.94	2,764.45	1,809.45	1,777.32	1,959.52
Retail trade	2,041.70	1,605.87	2,088.66	2,691.45	2,062.50	1,907.67	2,136.40	2,016.88
Professional services	1,911.46	1,986.94	2,537.32	2,639.69	2,158.00	1,589.70	2,389.04	1,787.99
Other Services	2,008.33	1,432.05	1,266.53	2,302.34	2,189.10	2,015.67	1,637.07	2,090.21
Ownership								
For profit, incorporated	1,630.62	1,763.93	1,769.86	2,218.70	1,834.90	1,436.09	1,910.21	1,575.65
For profit, unincorporated	2,141.31	1,991.06	2,402.26	2,073.84	2,262.64	2,122.81	2,075.59	2,189.15
Nonprofit	1,782.73	1,056.28	1,625.14	1,909.08	2,089.44	1,666.55	1,477.12	1,843.76
Unknown	1,447.25	*****	2,333.00 *	1,348.25	2,061.86	1,396.95	1,671.48 *	1,447.13
Age of firm								
Less than 5 years	2,084.08	2,251.02	1,821.22	1,971.33	1,979.26	2,219.10	2,077.30	2,092.92
5-9 years	1,804.02	1,060.19	1,496.61	2,697.96	1,901.02	1,555.00	1,645.24	1,948.52
10-19 years	1,889.37	1,662.17	1,772.47	2,443.96	1,915.87	1,605.35	1,886.49	1,891.06
20 or more years	1,665.16	1,637.41	1,887.59	1,994.74	1,976.23	1,379.46	1,886.85	1,623.39
Unknown	1,487.34	*****	1,620.00 *	2,272.54	1,175.98	1,494.55	1,626.88	1,486.90
Multi/single status								
2 or more locations	1,575.03	2,588.80	1,972.01	2,258.95	1,884.92	1,461.38	2,062.30	1,562.62
1 location only	1,924.84	1,708.85	1,777.14	2,141.26	1,990.88	1,859.14	1,865.36	2,012.17
Percent full-time employees								
Less than 25%	1,875.99	1,444.59 *	766.22 *	2,222.32	1,838.21	2,001.41	1,286.47	2,005.55
25-49%	1,529.66	2,561.92	1,046.23 *	2,761.07	2,218.25	1,194.35	2,029.93	1,460.17
50-74%	2,012.84	1,248.96	1,670.61	2,431.88	2,364.09	1,968.26	1,644.74	2,104.06
75% or more	1,636.55	1,766.38	1,851.07	2,140.17	1,870.30	1,430.26	1,916.01	1,579.73
Union presence								
No union employees	1,855.71	1,838.45	1,948.80	2,335.03	2,030.47	1,655.82	2,014.45	1,814.58
Has union employees	964.66	517.59 *	362.44 *	1,034.82	1,190.37	950.89	721.89	985.10
Unknown	1,790.24	2,941.83 *	1,263.78 *	1,728.59 *	2,726.88	1,670.29	1,794.90	1,790.04
Percent low wage employees **								
50% or more low wage	2,068.27	1,616.90	1,767.52	2,466.03	2,152.98	1,953.30	1,899.20	2,114.89
Less than 50% low wage	1,686.86	1,621.60	1,798.24	2,127.29	1,902.23	1,319.84	1,853.33	1,624.17
Unknown	1,536.35	3,211.93	2,037.43 *	2,081.71	1,674.56	1,502.32	2,553.30	1,517.97

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.b(2000) 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, 2000

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	32.49	120.34	88.43	88.29	56.37	47.88	46.67	34.94
Industry group **								
Agric., fish., forest.	440.53 *	169.21 *	593.40 *	246.92	765.58 *	670.80 *	204.73	524.28 *
Mining and manufacturing	40.49	460.94	253.09	92.38	133.54	37.32	149.18	39.91
Construction	177.40	316.21	209.65	197.96	349.06	300.43 *	227.59	261.80
Utilities and transp.	109.77	516.27	428.13	327.86	185.18	133.68	271.99	114.32
Wholesale trade	73.96	169.97	211.45	322.04	146.64	78.51	139.10	82.03
Fin. svcs. and real est.	99.00	351.48	468.19	482.24	266.32	112.49	257.65	98.24
Retail trade	84.08	242.13	210.90	147.64	235.60	90.91	129.12	91.04
Professional services	65.73	190.86	220.69	259.20	168.71	100.23	161.90	77.74
Other Services	74.08	193.42	96.32	178.96	159.32	89.59	77.07	92.37
Ownership								
For profit, incorporated	50.14	149.97	78.44	112.23	73.04	56.73	73.25	51.46
For profit, unincorporated	102.23	366.70	360.22	236.36	283.96	215.43	259.53	110.40
Nonprofit	114.76	271.14	340.21	175.22	205.40	90.02	274.47	88.38
Unknown	140.68	*****	737.76 *	363.06	482.69	96.42	533.15 *	140.83
Age of firm								
Less than 5 years	121.35	213.97	364.89	334.85	211.00	420.85	147.41	116.32
5-9 years	118.02	150.56	330.14	279.79	189.56	188.74	206.89	94.93
10-19 years	64.93	101.93	222.77	164.66	126.36	95.94	106.07	80.42
20 or more years	35.31	195.13	87.66	90.74	71.66	61.76	63.23	38.67
Unknown	55.72	*****	512.29 *	384.36	142.49	57.26	398.24	55.94
Multi/single status								
2 or more locations	36.90	540.47	243.93	156.15	60.43	49.74	123.65	38.99
1 location only	59.47	125.32	94.63	92.18	118.55	239.62	49.57	102.63
Percent full-time employees								
Less than 25%	68.25	460.12 *	582.68 *	244.11	481.83	75.49	206.23	83.25
25-49%	143.17	545.01	553.48 *	298.42	226.18	153.14	279.06	137.37
50-74%	75.62	279.93	131.08	120.26	162.17	143.50	135.69	85.09
75% or more	38.22	128.82	92.66	94.64	67.64	52.58	59.82	40.40
Union presence								
No union employees	32.13	146.66	91.88	99.56	53.57	55.66	68.53	35.76
Has union employees	61.75	496.11 *	147.16 *	173.97	145.00	72.64	167.90	63.24
Unknown	105.67	942.92 *	627.13 *	564.08 *	608.18	105.79	519.00	109.46
Percent low wage employees **								
50% or more low wage	56.57	266.22	260.33	246.28	167.74	128.46	124.76	92.08
Less than 50% low wage	46.28	100.76	102.95	90.66	88.42	62.12	67.13	47.15
Unknown	46.05	718.20	759.54 *	440.25	154.79	51.22	415.80	51.63

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.c(2000) 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, 2000

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	1,286.29	1,288.67	1,597.15	1,718.13	1,529.76	1,142.46	1,488.66	1,233.70
Industry group **								
Agric., fish., forest.	1,822.13 *						1,854.65 *	1,504.46
Mining and manufacturing	1,084.34						1,107.28	1,082.50
Construction	1,002.89						1,523.87	590.97
Utilities and transp.	767.26						1,953.47	533.15
Wholesale trade	1,229.51						1,657.81	1,107.84
Fin. svcs. and real est.	1,579.22						851.88 *	1,697.24
Retail trade	1,029.08						2,028.11	817.02
Professional services	1,654.33						1,660.60	1,651.84
Other Services	1,485.04						945.80 *	1,784.97
				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	1,204.20						1,521.04	1,132.47
For profit, unincorporated	1,767.05						1,589.05	1,914.81
Nonprofit	1,454.47						1,163.24 *	1,551.18
Unknown	1,753.99						*****	1,755.54
Age of firm								
Less than 5 years	1,417.64						1,651.37	1,096.45 *
5-9 years	1,474.26						1,223.17 *	2,086.34
10-19 years	1,549.07						1,609.64	1,479.20
20 or more years	1,138.78						1,463.08	1,046.11
Unknown	1,409.13						*****	1,409.13
Multi/single status								
2 or more locations	1,204.91						1,351.64	1,200.89
1 location only	1,513.31						1,503.07	1,538.07
Percent full-time employees								
Less than 25%	1,316.83						1,202.83 *	1,411.26
25-49%	1,168.25						852.25 *	1,323.83
50-74%	1,044.20						1,341.79	980.07
75% or more	1,325.75						1,538.50	1,270.87
Union presence								
No union employees	1,522.47						1,498.42	1,532.61
Has union employees	741.34						832.84 *	737.23
Unknown	1,515.47						4,479.78 *	1,388.25
Percent low wage employees **								
50% or more low wage	1,765.33						1,379.40	2,116.84
Less than 50% low wage	1,330.75						1,509.55	1,225.64
Unknown	1,171.51						1,544.40 *	1,167.93

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.2.c(2000) 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, 2000

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	41.58	216.94	172.45	176.15	152.56	55.18	130.06	53.33
Industry group **								
Agric., fish., forest.	548.03 *						580.10 *	357.78
Mining and manufacturing	91.19						226.17	98.82
Construction	197.53						341.69	127.09
Utilities and transp.	135.81						576.57	116.96
Wholesale trade	183.85						446.14	178.81
Fin. svcs. and real est.	113.34						259.13 *	130.31
Retail trade	226.76						264.89	180.66
Professional services	118.26						233.31	107.75
Other Services	290.77						319.43 *	406.56
Ownership								
For profit, incorporated	52.41						98.82	71.94
For profit, unincorporated	224.38						284.74	281.06
Nonprofit	111.73						484.48 *	143.29
Unknown	163.35						*****	161.72
Age of firm								
Less than 5 years	196.63						180.28	441.66 *
5-9 years	246.24						482.13 *	394.32
10-19 years	175.83						294.91	261.03
20 or more years	51.13						175.28	69.60
Unknown	68.24						*****	68.24
Multi/single status								
2 or more locations	50.17						328.74	50.82
1 location only	71.53						131.40	146.55
Percent full-time employees								
Less than 25%	268.29						667.51 *	224.90
25-49%	319.22						349.08 *	355.47
50-74%	167.79						250.44	251.99
75% or more	42.91						146.68	59.10
Union presence								
No union employees	71.19						141.71	76.37
Has union employees	94.87						589.93 *	119.55
Unknown	342.28						1,578.22 *	306.57
Percent low wage employees **								
50% or more low wage	113.47						100.59	193.71
Less than 50% low wage	72.48						142.85	120.85
Unknown	94.48						614.48 *	94.02

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.3(2000) 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, 2000

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.8%	23.9%	27.5%	32.9%	28.5%	20.5%	27.6%	23.0%
Industry group **								
Agric., fish., forest.	26.9%	21.2% *	22.2% *	19.8%	27.5% *	33.7%	21.4%	30.7%
Mining and manufacturing	18.8%	24.7%	22.4%	26.1%	24.1%	15.5%	25.0%	18.1%
Construction	25.5%	17.5%	30.3%	31.6%	35.0%	12.8% *	26.3%	24.6%
Utilities and transp.	17.5%	41.9%	26.9%	27.0%	20.5%	14.4%	32.7%	16.0%
Wholesale trade	21.4%	17.3%	16.4%	36.2%	23.6%	18.2%	21.6%	21.4%
Fin. svcs. and real est.	25.4%	25.8%	25.0%	29.0%	32.2%	24.0%	24.1%	25.5%
Retail trade	29.4%	25.6%	33.2%	45.0%	36.3%	23.8%	33.6%	28.2%
Professional services	25.6%	25.6%	35.5%	36.3%	30.5%	21.4%	31.5%	24.2%
Other Services	28.2%	23.2%	22.7%	33.2%	31.0%	27.5%	25.3%	28.9%
Ownership								
For profit, incorporated	23.6%	24.2%	27.9%	33.0%	28.5%	20.1%	28.2%	22.6%
For profit, unincorporated	29.7%	27.0%	32.2%	40.6%	32.4%	25.4%	29.4%	29.9%
Nonprofit	23.9%	16.4%	21.1%	28.5%	27.5%	22.2%	20.6%	24.5%
Unknown	20.5%	*****	31.4% *	22.3%	23.7%	20.2%	24.4% *	20.5%
Age of firm								
Less than 5 years	31.1%	30.6%	30.7%	35.3%	30.9%	28.7%	31.3%	30.8%
5-9 years	26.7%	18.6%	27.6%	37.0%	26.9%	21.7%	26.2%	27.2%
10-19 years	27.4%	24.9%	28.5%	36.4%	28.2%	21.4%	28.7%	26.6%
20 or more years	24.0%	20.9%	26.0%	30.7%	29.3%	19.7%	26.1%	23.5%
Unknown	20.7%	*****	24.9% *	32.4%	19.4%	20.7%	22.8%	20.7%
Multi/single status								
2 or more locations	22.2%	31.6%	25.5%	35.2%	27.4%	20.4%	29.5%	22.0%
1 location only	28.7%	23.8%	27.7%	32.1%	30.8%	26.7%	27.3%	30.8%
Percent full-time employees								
Less than 25%	26.0%	17.5%	19.7% *	33.8%	25.8%	26.8%	20.7%	27.4%
25-49%	25.5%	29.0%	16.1% *	37.9%	33.6%	22.3%	25.4%	25.6%
50-74%	26.8%	23.8%	24.4%	37.5%	35.2%	23.6%	26.4%	26.8%
75% or more	23.5%	23.9%	28.2%	32.4%	27.8%	20.0%	27.9%	22.5%
Union presence								
No union employees	27.1%	25.5%	28.9%	35.3%	30.7%	23.7%	29.2%	26.5%
Has union employees	13.8%	5.6% *	10.4% *	17.5%	18.1%	13.1%	10.3%	14.1%
Unknown	22.6%	41.9%	20.6% *	26.2%	35.0%	21.1%	28.1%	22.3%
Percent low wage employees **								
50% or more low wage	33.2%	25.4%	26.1%	41.0%	36.6%	29.7%	31.0%	34.0%
Less than 50% low wage	24.4%	23.1%	27.6%	31.7%	27.5%	19.0%	27.0%	23.4%
Unknown	21.1%	31.9%	28.1%	29.5%	24.6%	20.6%	29.3%	20.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.3(2000) 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, 2000

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	1.14%	1.62%	0.71%	0.91%	0.38%	0.48%	0.24%
Industry group **								
Agric., fish., forest.	4.75%	6.99% *	10.27% *	3.95%	9.18% *	7.35%	4.09%	4.80%
Mining and manufacturing	0.48%	3.85%	5.37%	1.35%	1.98%	0.42%	1.01%	0.52%
Construction	2.45%	3.68%	2.37%	2.42%	4.03%	3.96% *	2.66%	3.60%
Utilities and transp.	1.35%	3.43%	5.86%	3.66%	1.99%	1.64%	2.77%	1.38%
Wholesale trade	0.96%	2.07%	2.45%	3.66%	2.14%	1.30%	0.96%	1.52%
Fin. svcs. and real est.	1.11%	3.62%	4.84%	4.46%	3.73%	1.15%	2.55%	1.08%
Retail trade	1.39%	2.40%	3.62%	1.36%	2.93%	1.79%	1.84%	1.69%
Professional services	0.67%	1.68%	1.38%	2.28%	1.94%	1.14%	1.18%	0.83%
Other Services	0.72%	2.61%	3.28%	1.21%	1.29%	1.29%	1.70%	0.95%
Ownership								
For profit, incorporated	0.32%	1.51%	1.89%	1.02%	0.97%	0.38%	0.64%	0.36%
For profit, unincorporated	1.21%	3.35%	4.85%	2.28%	2.79%	1.06%	2.52%	1.26%
Nonprofit	0.84%	3.79%	2.15%	2.37%	2.14%	0.90%	2.69%	0.78%
Unknown	1.23%	*****	9.98% *	5.88%	4.12%	1.53%	7.86% *	1.23%
Age of firm								
Less than 5 years	1.39%	1.86%	3.75%	4.79%	3.54%	6.18%	2.03%	2.24%
5-9 years	1.51%	2.00%	4.07%	3.95%	3.81%	2.56%	2.06%	1.88%
10-19 years	0.69%	1.86%	3.12%	1.86%	1.33%	1.03%	1.00%	1.10%
20 or more years	0.49%	2.15%	1.80%	0.94%	0.94%	0.60%	0.75%	0.54%
Unknown	0.62%	*****	7.88% *	6.40%	1.72%	0.66%	5.40%	0.63%
Multi/single status								
2 or more locations	0.25%	6.37%	3.34%	1.53%	0.91%	0.39%	1.76%	0.26%
1 location only	0.66%	1.15%	1.93%	0.74%	1.71%	2.93%	0.43%	1.10%
Percent full-time employees								
Less than 25%	0.88%	4.31%	6.70% *	3.12%	3.41%	0.83%	2.06%	1.27%
25-49%	1.69%	4.02%	5.98% *	3.14%	2.20%	2.39%	3.53%	2.05%
50-74%	1.17%	3.48%	1.62%	2.01%	1.96%	1.82%	1.90%	1.32%
75% or more	0.30%	1.41%	1.74%	0.83%	1.04%	0.39%	0.61%	0.30%
Union presence								
No union employees	0.29%	1.35%	1.53%	0.76%	0.78%	0.64%	0.59%	0.42%
Has union employees	0.41%	8.63% *	5.22% *	1.75%	1.77%	0.63%	2.92%	0.44%
Unknown	1.07%	9.53%	6.59% *	6.51%	7.09%	1.16%	6.08%	1.07%
Percent low wage employees **								
50% or more low wage	0.62%	2.46%	2.48%	2.55%	1.72%	1.31%	1.86%	0.99%
Less than 50% low wage	0.60%	1.06%	1.90%	0.89%	1.30%	0.64%	0.66%	0.67%
Unknown	0.55%	6.24%	5.96%	4.66%	2.02%	0.54%	3.78%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. a(2000) 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, 2000

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	25.0%	26.8%	33.7%	36.3%	29.3%	20.6%	31.9%	23.6%
Industry group **								
Agric., fish., forest.	20.0%	15.9% *	15.0% *	26.1% *	45.6%	12.4%	16.6% *	40.8%
Mining and manufacturing	20.9%	24.0%	36.5%	28.6%	24.5%	16.5%	30.9%	19.2%
Construction	33.2%	24.3%	33.8%	41.9%	29.7%	23.7%	32.3%	34.5%
Utilities and transp.	18.6%	50.4%	25.5%	46.7%	23.0%	14.1%	42.4%	16.4%
Wholesale trade	21.6%	15.8% *	17.7%	38.6%	23.6% *	14.3%	23.8%	20.9%
Fin. svcs. and real est.	24.6%	26.9%	31.3%	33.2%	25.6%	23.8%	29.2%	24.3%
Retail trade	31.7%	25.8%	39.3%	51.0%	44.6%	20.4%	36.7%	29.8%
Professional services	25.3%	26.8%	41.2%	35.5%	33.0%	21.0%	34.5%	23.7%
Other Services	28.1%	29.5%	30.6%	33.6%	32.6%	25.3%	30.0%	27.7%
Ownership								
For profit, incorporated	24.7%	25.3%	34.2%	35.1%	30.0%	20.3%	31.7%	23.2%
For profit, unincorporated	32.2%	32.3%	35.0%	49.7%	32.3%	22.1%	34.9%	30.5%
Nonprofit	24.9%	25.4%	28.9%	35.8%	27.5%	21.9%	28.9%	24.4%
Unknown	21.0%	*****	*****	45.5% *	17.9% *	21.4%	*****	21.0%
Age of firm								
Less than 5 years	35.9%	33.0%	35.5%	45.9%	34.9%	31.1%	35.7%	36.1%
5-9 years	28.1%	23.4%	36.8%	32.2%	27.3%	21.0%	30.9%	25.4%
10-19 years	30.0%	28.7%	36.3%	40.9%	27.3%	22.5%	34.2%	27.2%
20 or more years	25.1%	20.2%	29.9%	34.4%	30.2%	20.3%	29.2%	24.4%
Unknown	20.6%	*****	*****	12.3% *	25.2%	20.4%	11.7%	20.6%
Multi/single status								
2 or more locations	22.5%	21.3% *	30.4%	40.6%	27.2%	20.6%	34.6%	22.1%
1 location only	32.3%	26.9%	34.0%	34.9%	33.7%	23.3%	31.5%	33.4%
Percent full-time employees								
Less than 25%	27.4%	20.1%	21.8% *	33.8%	24.8%	34.6%	20.7%	31.9%
25-49%	34.9%	30.0%	16.8% *	37.5%	33.3%	38.1%	25.3%	37.5%
50-74%	28.3%	35.7%	28.4%	44.7%	39.2%	22.5%	34.4%	26.8%
75% or more	24.4%	25.4%	34.9%	35.6%	28.5%	20.0%	32.0%	22.9%
Union presence								
No union employees	28.9%	28.1%	34.4%	39.0%	32.7%	24.5%	33.4%	27.7%
Has union employees	14.3%	4.0% *	19.5% *	21.8%	17.9%	12.9%	10.1% *	14.5%
Unknown	21.2%	29.5% *	31.2%	35.3%	26.5%	19.7%	32.0%	19.9%
Percent low wage employees **								
50% or more low wage	37.9%	27.9%	28.8%	44.3%	40.8%	35.1%	35.6%	39.1%
Less than 50% low wage	25.7%	26.7%	34.1%	34.9%	27.4%	19.8%	31.4%	23.9%
Unknown	21.1%	21.2% *	33.5% *	29.3%	28.2%	20.6%	26.0%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. a(2000) 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, 2000

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	0.29%	1.61%	3.36%	1.32%	1.72%	0.54%	1.31%	0.41%
Industry group **								
Agric., fish., forest.	5.22%	6.70% *	6.13% *	8.87% *	13.49%	3.64%	5.66% *	10.56%
Mining and manufacturing	1.23%	5.59%	6.86%	3.75%	1.72%	0.98%	2.81%	0.99%
Construction	2.68%	4.34%	6.37%	4.79%	6.00%	4.44%	4.24%	5.16%
Utilities and transp.	2.22%	14.43%	7.46%	10.15%	4.90%	1.97%	8.73%	2.39%
Wholesale trade	2.24%	5.43% *	2.19%	4.49%	8.10% *	1.94%	2.25%	2.74%
Fin. svcs. and real est.	1.49%	3.61%	7.04%	5.46%	5.53%	0.89%	2.99%	1.41%
Retail trade	3.19%	2.95%	6.40%	1.74%	4.72%	4.99%	3.77%	4.33%
Professional services	1.07%	3.43%	5.13%	3.48%	2.41%	1.27%	2.74%	1.00%
Other Services	0.79%	4.12%	6.11%	3.27%	4.65%	1.51%	4.30%	1.70%
Ownership								
For profit, incorporated	0.49%	2.07%	3.54%	1.77%	1.71%	0.68%	1.27%	0.53%
For profit, unincorporated	3.45%	4.44%	6.57%	6.77%	5.34%	3.92%	4.30%	3.80%
Nonprofit	1.31%	4.30%	4.23%	3.80%	3.56%	1.43%	3.09%	1.61%
Unknown	1.26%	*****	*****	14.39% *	6.77% *	3.28%	*****	1.26%
Age of firm								
Less than 5 years	2.75%	4.74%	7.41%	7.06%	3.83%	5.48%	4.46%	3.94%
5-9 years	2.80%	5.26%	5.86%	6.66%	6.11%	4.37%	2.63%	3.97%
10-19 years	0.90%	3.68%	4.98%	3.23%	1.59%	1.05%	2.19%	1.02%
20 or more years	0.66%	1.95%	3.50%	1.49%	2.12%	0.85%	1.76%	0.75%
Unknown	0.85%	*****	*****	6.18% *	3.35%	0.98%	3.27%	0.86%
Multi/single status								
2 or more locations	0.48%	6.48% *	3.86%	3.29%	2.09%	0.54%	3.70%	0.51%
1 location only	0.95%	1.59%	3.90%	1.40%	1.94%	3.18%	1.43%	1.04%
Percent full-time employees								
Less than 25%	2.75%	4.74%	6.95% *	9.82%	7.10%	5.28%	4.13%	4.40%
25-49%	1.64%	7.19%	5.31% *	5.40%	4.85%	4.03%	7.05%	2.75%
50-74%	1.07%	5.84%	3.07%	4.86%	2.35%	1.59%	3.10%	1.43%
75% or more	0.40%	2.34%	3.58%	1.33%	1.75%	0.61%	1.24%	0.47%
Union presence								
No union employees	0.50%	1.88%	3.40%	1.45%	1.93%	0.95%	1.37%	0.90%
Has union employees	0.98%	2.15% *	10.16% *	2.74%	2.49%	1.11%	4.02% *	1.03%
Unknown	1.64%	10.64% *	8.54%	10.26%	7.18%	1.75%	8.34%	1.84%
Percent low wage employees **								
50% or more low wage	1.94%	4.31%	5.59%	3.89%	3.16%	3.26%	4.13%	2.39%
Less than 50% low wage	0.74%	1.87%	3.68%	1.29%	2.10%	0.79%	1.10%	0.91%
Unknown	0.84%	7.02% *	11.27% *	6.32%	5.78%	0.93%	5.64%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.3.b(2000) 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, 2000

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	24.0%	23.9%	25.5%	32.2%	28.7%	21.0%	26.7%	23.5%
Industry group **								
Agric., fish., forest.	27.7%	9.1%	23.8% *	20.6%	25.8% *	33.9%	20.1%	30.5%
Mining and manufacturing	18.5%	27.8%	17.4%	24.4%	24.2%	15.5%	22.4%	18.1%
Construction	24.4%	15.4% *	27.9%	30.5%	37.8%	12.5% *	24.3%	24.6%
Utilities and transp.	17.7%	41.0%	29.1%	24.4%	21.0%	15.1%	30.6%	16.5%
Wholesale trade	21.7%	19.1%	14.5%	35.1%	23.4%	19.7%	20.6%	22.0%
Fin. svcs. and real est.	26.5%	27.9%	26.1%	27.8%	37.5%	24.7%	24.3%	26.8%
Retail trade	30.5%	23.3%	31.8%	43.6%	33.0%	27.5%	32.3%	30.1%
Professional services	26.1%	26.6%	35.1%	36.7%	30.0%	21.6%	32.2%	24.5%
Other Services	29.1%	21.7%	18.5%	34.2%	31.3%	29.0%	24.5%	30.1%
Ownership								
For profit, incorporated	23.9%	25.6%	25.3%	32.7%	28.3%	20.7%	27.5%	23.1%
For profit, unincorporated	29.8%	25.9%	33.8%	35.6%	32.7%	28.0%	28.6%	30.8%
Nonprofit	24.0%	13.1% *	21.2%	26.6%	28.4%	22.6%	18.9%	25.1%
Unknown	20.3%	*****	39.0% *	22.1%	27.2%	19.7%	28.7% *	20.3%
Age of firm								
Less than 5 years	29.9%	30.3%	28.3%	30.2%	31.5%	28.5%	29.8%	29.9%
5-9 years	26.5%	16.3%	22.8%	40.0%	27.0%	21.8%	24.7%	28.0%
10-19 years	26.7%	24.5%	24.5%	35.7%	28.5%	21.4%	26.9%	26.7%
20 or more years	24.4%	21.5%	26.2%	29.5%	29.6%	20.4%	26.0%	24.1%
Unknown	21.1%	*****	24.9% *	36.4%	17.1%	21.1%	26.0%	21.0%
Multi/single status								
2 or more locations	22.7%	38.8%	27.0%	33.7%	27.9%	20.9%	29.0%	22.5%
1 location only	28.0%	23.6%	25.3%	31.5%	30.3%	27.9%	26.4%	30.4%
Percent full-time employees								
Less than 25%	26.5%	20.9% *	16.8% *	37.1%	27.0%	26.4%	22.5%	27.2%
25-49%	23.1%	35.1%	14.8% *	39.8%	34.9%	18.2%	28.3%	22.3%
50-74%	27.7%	18.8%	23.6%	35.0%	33.9%	26.2%	23.7%	28.7%
75% or more	23.7%	24.2%	26.1%	31.7%	28.0%	20.6%	27.0%	23.0%
Union presence								
No union employees	26.9%	25.8%	27.5%	34.6%	30.4%	23.8%	28.6%	26.5%
Has union employees	14.1%	6.2% *	5.7% *	15.4%	18.0%	13.8%	10.1%	14.4%
Unknown	23.1%	42.1%	13.8% *	21.0% *	35.9%	21.6%	21.6% *	23.2%
Percent low wage employees **								
50% or more low wage	32.1%	25.3%	28.4%	40.1%	34.5%	28.7%	30.8%	32.4%
Less than 50% low wage	24.4%	22.7%	25.1%	30.9%	28.1%	19.1%	26.0%	23.8%
Unknown	21.7%	33.5%	30.1% *	31.4%	24.5%	21.3%	30.6%	21.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. b(2000) 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, 2000

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	0.37%	1.44%	1.32%	1.20%	0.94%	0.58%	0.74%	0.38%
Industry group **								
Agric., fish., forest.	4.62%	2.69%	11.07% *	4.52%	10.26% *	7.41%	2.79%	5.12%
Mining and manufacturing	0.56%	5.14%	3.71%	1.51%	2.14%	0.45%	1.42%	0.53%
Construction	3.04%	5.09% *	3.59%	2.61%	4.79%	4.56% *	3.63%	4.17%
Utilities and transp.	1.62%	8.13%	7.49%	5.18%	2.36%	1.98%	4.28%	1.63%
Wholesale trade	1.20%	2.60%	3.38%	4.83%	2.25%	1.72%	1.83%	1.62%
Fin. svcs. and real est.	1.39%	4.30%	5.55%	6.12%	3.41%	1.58%	3.28%	1.36%
Retail trade	1.41%	3.23%	3.50%	2.25%	3.46%	1.53%	2.29%	1.44%
Professional services	0.71%	1.99%	2.64%	3.59%	2.38%	1.24%	1.64%	0.94%
Other Services	1.19%	3.20%	1.64%	2.27%	2.55%	1.23%	0.95%	1.42%
Ownership								
For profit, incorporated	0.62%	1.76%	1.36%	1.55%	1.18%	0.68%	0.96%	0.64%
For profit, unincorporated	0.94%	4.22%	5.12%	2.52%	3.01%	2.48%	2.94%	1.62%
Nonprofit	1.57%	4.25% *	4.31%	2.08%	2.75%	1.20%	3.48%	1.25%
Unknown	1.73%	*****	12.34% *	5.78%	4.54%	1.47%	9.14% *	1.73%
Age of firm								
Less than 5 years	1.17%	2.32%	3.79%	5.69%	4.77%	6.82%	1.73%	2.30%
5-9 years	1.69%	2.10%	4.22%	3.87%	3.34%	3.12%	2.63%	1.91%
10-19 years	0.96%	1.48%	3.61%	1.85%	1.90%	1.23%	1.65%	1.11%
20 or more years	0.57%	2.57%	1.62%	1.30%	1.12%	0.85%	1.02%	0.61%
Unknown	0.80%	*****	7.88% *	6.97%	1.72%	0.83%	6.22%	0.80%
Multi/single status								
2 or more locations	0.42%	7.46%	3.67%	2.23%	0.95%	0.60%	1.74%	0.44%
1 location only	0.99%	1.49%	1.46%	1.24%	1.89%	3.54%	0.81%	1.48%
Percent full-time employees								
Less than 25%	0.76%	7.73% *	7.52% *	3.68%	7.55%	1.01%	2.59%	1.16%
25-49%	1.93%	8.02%	7.48% *	3.40%	3.16%	1.91%	3.67%	1.94%
50-74%	1.01%	3.97%	1.73%	2.68%	2.49%	1.69%	1.75%	1.11%
75% or more	0.43%	1.46%	1.42%	1.30%	1.07%	0.61%	0.91%	0.44%
Union presence								
No union employees	0.40%	1.55%	1.41%	1.34%	0.89%	0.76%	0.82%	0.44%
Has union employees	0.81%	9.30% *	2.23% *	2.61%	2.37%	0.88%	2.33%	0.82%
Unknown	1.02%	11.88%	8.52% *	7.36% *	7.21%	1.05%	7.51% *	1.01%
Percent low wage employees **								
50% or more low wage	0.87%	3.97%	3.60%	2.90%	1.89%	1.76%	1.75%	1.16%
Less than 50% low wage	0.70%	1.34%	1.53%	1.38%	1.39%	0.75%	1.07%	0.76%
Unknown	0.68%	8.03%	9.91% *	4.95%	1.88%	0.71%	4.32%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. c(2000) 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, 2000

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	18.6%	18.4%	22.2%	25.8%	22.5%	16.4%	21.2%	17.9%
Industry group **								
Agric., fish., forest.	29.4% *						30.1% *	23.0%
Mining and manufacturing	15.7%						16.7%	15.6%
Construction	13.7%						22.6%	7.6%
Utilities and transp.	12.3%						25.6%	8.9%
Wholesale trade	18.7%						23.9% *	17.1%
Fin. svcs. and real est.	20.1%						11.7%	21.4%
Retail trade	17.9%						31.1%	14.6%
Professional services	23.0%						22.6%	23.1%
Other Services	19.7%						13.1% *	23.2%
			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	17.9%						22.0%	16.9%
For profit, unincorporated	23.3%						22.2%	24.2%
Nonprofit	19.0%						15.3% *	20.2%
Unknown	21.1%						*****	21.1%
Age of firm								
Less than 5 years	22.2%						24.8%	18.3% *
5-9 years	21.7%						18.8%	27.7%
10-19 years	22.4%						22.5%	22.2%
20 or more years	17.2%						20.5%	16.1%
Unknown	18.9%						*****	18.9%
Multi/single status								
2 or more locations	17.3%						17.6% *	17.3%
1 location only	22.0%						21.6%	23.2%
Percent full-time employees								
Less than 25%	18.7%						16.0% *	21.3%
25-49%	16.7%						12.4% *	18.8%
50-74%	17.7%						19.7%	17.2%
75% or more	18.7%						21.8%	17.9%
Union presence								
No union employees	21.4%						21.2%	21.4%
Has union employees	11.4%						12.8% *	11.4%
Unknown	21.4%						60.1%	19.7%
Percent low wage employees **								
50% or more low wage	27.0%						20.3%	33.7%
Less than 50% low wage	19.1%						21.3%	17.7%
Unknown	16.9%						23.3% *	16.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 3. c(2000) 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, 2000

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	0.43%	3.20%	2.64%	3.17%	2.48%	0.72%	2.00%	0.76%
Industry group **								
Agric., fish., forest.	9.94% *						10.76% *	5.42%
Mining and manufacturing	1.33%						3.16%	1.43%
Construction	3.23%						4.82%	1.96%
Utilities and transp.	1.87%						6.50%	1.76%
Wholesale trade	3.05%						7.57% *	2.94%
Fin. svcs. and real est.	1.72%						3.27%	1.81%
Retail trade	3.44%						4.19%	2.88%
Professional services	1.67%						3.14%	1.66%
Other Services	3.62%						5.51% *	4.02%
Ownership								
For profit, incorporated	0.68%						1.45%	1.03%
For profit, unincorporated	2.78%						3.86%	3.67%
Nonprofit	1.61%						7.30% *	2.23%
Unknown	1.79%						*****	1.76%
Age of firm								
Less than 5 years	2.92%						3.08%	6.12% *
5-9 years	3.03%						3.67%	4.72%
10-19 years	2.37%						4.46%	4.92%
20 or more years	0.68%						2.90%	1.26%
Unknown	0.74%						*****	0.74%
Multi/single status								
2 or more locations	0.68%						5.33% *	0.67%
1 location only	0.99%						1.97%	2.79%
Percent full-time employees								
Less than 25%	4.55%						10.91% *	3.18%
25-49%	4.43%						5.05% *	4.72%
50-74%	2.13%						3.58%	3.00%
75% or more	0.52%						2.38%	0.92%
Union presence								
No union employees	0.84%						2.13%	1.32%
Has union employees	1.52%						6.91% *	1.93%
Unknown	2.80%						15.94%	2.79%
Percent low wage employees **								
50% or more low wage	2.04%						2.34%	3.12%
Less than 50% low wage	0.97%						2.09%	2.05%
Unknown	0.89%						7.05% *	0.87%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.4(2000) Percent of private-sector employees enrolled in a health insurance plan that have family coverage by firm size and selected characteristics: United States, 2000

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	53.8%	42.8%	44.8%	46.3%	50.9%	59.5%	44.3%	56.4%
Industry group **								
Agric., fish., forest.	57.7%	56.1%	50.9%	47.2%	58.2%	64.8%	51.4%	61.7%
Mining and manufacturing	62.3%	48.8%	50.2%	53.0%	57.2%	67.6%	49.8%	64.0%
Construction	54.1%	54.9%	49.6%	54.2%	49.4%	66.0%	52.4%	56.1%
Utilities and transp.	62.0%	52.5%	48.5%	58.2%	56.8%	64.4%	53.8%	62.9%
Wholesale trade	57.5%	42.1%	50.3%	44.7%	60.5%	65.3%	43.6%	62.6%
Fin. svcs. and real est.	56.6%	44.3%	48.5%	46.6%	51.5%	60.1%	47.1%	58.1%
Retail trade	47.6%	39.9%	42.6%	44.8%	46.6%	50.7%	42.0%	49.4%
Professional services	50.9%	39.6%	39.0%	43.7%	47.6%	58.0%	40.6%	54.2%
Other Services	44.0%	37.0%	41.2%	35.4%	42.4%	48.8%	38.5%	45.6%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	55.0%	43.8%	45.5%	47.3%	52.0%	60.3%	45.2%	57.5%
For profit, unincorporated	45.8%	39.9%	39.7%	43.8%	48.0%	54.5%	40.6%	50.4%
Nonprofit	50.0%	44.0%	43.2%	40.1%	47.4%	56.6%	42.6%	51.6%
Unknown	56.8%	100.0% *	59.7% *	65.7%	57.0%	56.8%	66.4%	56.8%
Age of firm								
Less than 5 years	45.0%	38.4%	42.3%	42.3%	54.7%	60.7%	40.3%	53.8%
5-9 years	46.7%	46.5%	42.1%	45.5%	47.3%	53.4%	45.3%	48.3%
10-19 years	48.0%	42.5%	46.6%	44.7%	48.1%	55.1%	44.1%	50.8%
20 or more years	53.7%	45.1%	45.1%	47.5%	51.0%	59.4%	45.6%	55.5%
Unknown	60.3%	*****	56.0% *	51.3%	58.3%	60.4%	54.4%	60.3%
Multi/single status								
2 or more locations	57.5%	48.8%	48.0%	47.2%	51.7%	59.7%	46.6%	57.8%
1 location only	45.6%	42.7%	44.4%	46.0%	49.1%	49.7%	44.1%	48.0%
Percent full-time employees								
Less than 25%	44.1%	49.8%	50.5%	37.9%	39.0%	45.9%	44.9%	43.9%
25-49%	43.6%	38.1%	39.0%	31.2%	39.9%	48.8%	36.3%	45.3%
50-74%	48.2%	40.8%	42.3%	37.2%	41.8%	55.2%	40.7%	50.5%
75% or more	55.0%	43.2%	45.2%	47.9%	52.4%	60.6%	45.0%	57.7%
Union presence								
No union employees	51.0%	42.1%	43.5%	44.3%	48.6%	57.4%	43.2%	53.7%
Has union employees	64.3%	53.2%	58.6%	66.7%	61.7%	65.1%	58.9%	64.7%
Unknown	57.9%	43.4%	70.0%	45.7%	65.7%	57.6%	57.3%	58.0%
Percent low wage employees **								
50% or more low wage	39.1%	35.5%	35.5%	35.0%	39.7%	43.8%	35.3%	40.6%
Less than 50% low wage	53.6%	44.2%	46.2%	49.1%	53.3%	61.7%	46.1%	57.0%
Unknown	59.4%	43.5%	58.2%	50.2%	55.4%	59.9%	47.4%	59.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.D.4(2000) Standard error for percent of private-sector employees enrolled in a health insurance plan that have family coverage by firm size and selected characteristics: United States, 2000

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.96%	1.17%	0.92%	1.04%	0.31%	0.52%	0.38%
Industry group **								
Agric., fish., forest.	3.00%	4.74%	7.03%	7.77%	9.19%	7.55%	3.70%	3.50%
Mining and manufacturing	0.52%	3.57%	3.32%	1.07%	1.36%	0.81%	1.85%	0.54%
Construction	1.08%	2.82%	0.82%	2.15%	1.77%	5.00%	1.56%	1.92%
Utilities and transp.	1.57%	5.79%	4.76%	4.15%	2.65%	1.72%	3.22%	1.61%
Wholesale trade	0.84%	3.94%	4.12%	2.27%	2.10%	1.43%	1.32%	0.90%
Fin. svcs. and real est.	0.91%	2.74%	3.69%	2.65%	1.73%	1.11%	2.05%	0.92%
Retail trade	0.61%	1.73%	3.03%	1.84%	1.60%	1.21%	1.58%	0.95%
Professional services	0.85%	1.09%	1.42%	2.36%	1.78%	0.83%	0.85%	1.02%
Other Services	1.28%	2.19%	2.76%	1.68%	2.73%	1.58%	1.47%	1.50%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.41%	0.92%	1.15%	0.93%	1.10%	0.40%	0.76%	0.38%
For profit, unincorporated	0.96%	1.84%	3.10%	3.22%	3.22%	2.24%	1.06%	1.64%
Nonprofit	1.17%	3.47%	3.69%	2.10%	1.60%	1.04%	1.94%	1.27%
Unknown	1.83%	31.62% *	18.30% *	16.23%	4.64%	1.88%	19.22%	1.83%
Age of firm								
Less than 5 years	1.38%	1.76%	2.77%	3.70%	3.26%	5.40%	1.22%	2.12%
5-9 years	0.87%	1.39%	2.38%	3.04%	3.49%	2.10%	1.43%	1.32%
10-19 years	0.83%	1.33%	1.95%	1.98%	1.80%	1.37%	0.88%	1.31%
20 or more years	0.49%	1.59%	1.44%	1.16%	1.06%	0.52%	1.17%	0.58%
Unknown	0.47%	*****	17.83% *	7.07%	3.09%	0.47%	10.48%	0.46%
Multi/single status								
2 or more locations	0.40%	5.51%	3.06%	0.97%	1.38%	0.33%	1.64%	0.40%
1 location only	0.39%	0.95%	1.36%	1.14%	0.99%	2.96%	0.56%	0.60%
Percent full-time employees								
Less than 25%	2.59%	4.87%	8.82%	4.09%	4.50%	3.17%	4.46%	2.49%
25-49%	1.62%	4.41%	4.26%	2.91%	2.59%	1.89%	1.41%	1.86%
50-74%	0.94%	2.08%	2.10%	2.33%	1.76%	1.14%	1.55%	1.03%
75% or more	0.39%	1.14%	1.14%	0.98%	1.16%	0.37%	0.48%	0.43%
Union presence								
No union employees	0.39%	0.85%	1.10%	0.91%	0.98%	0.44%	0.53%	0.48%
Has union employees	0.40%	4.47%	3.25%	3.18%	1.93%	0.55%	2.05%	0.46%
Unknown	1.69%	7.74%	13.98%	9.14%	5.97%	1.59%	5.76%	1.73%
Percent low wage employees **								
50% or more low wage	0.51%	1.21%	2.77%	1.56%	1.03%	1.08%	1.05%	0.50%
Less than 50% low wage	0.46%	1.10%	1.11%	1.00%	1.11%	0.45%	0.49%	0.54%
Unknown	0.48%	4.69%	9.27%	6.39%	2.57%	0.49%	4.64%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 4. a(2000) Percent of private-sector employees enrolled in a health insurance plan that have family coverage that required no employee contribution by firm size and selected characteristics: United States, 2000

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	17.9%	51.1%	38.7%	21.8%	15.9%	12.2%	38.8%	13.5%
Industry group **								
Agric., fish., forest.	31.7%	67.9%	37.2% *	40.4%	42.3% *	12.9% *	52.9%	20.2% *
Mining and manufacturing	17.0%	43.8%	42.7%	21.7%	15.1%	14.7%	35.5%	15.0%
Construction	34.0%	65.5%	41.8%	34.3%	13.0% *	8.7% *	46.9%	18.7%
Utilities and transp.	29.6%	21.3%	29.8%	23.8%	25.3%	31.2%	27.1%	29.8%
Wholesale trade	18.7%	59.2%	47.3%	10.1% *	11.5% *	14.5%	40.2%	13.3%
Fin. svcs. and real est.	10.7%	44.1%	35.7%	28.4% *	10.9% *	6.1%	41.0%	6.9%
Retail trade	16.1%	54.9%	33.9%	11.5%	15.7% *	9.8% *	32.8%	11.3%
Professional services	17.3%	45.7%	33.3%	17.3%	14.9%	12.1%	35.7%	12.9%
Other Services	16.5%	54.7%	40.8%	28.2%	21.6%	3.8%	42.0%	10.3%
Unknown	100.0% *	100.0% *	*****	*****	*****	*****	100.0% *	*****
Ownership								
For profit, incorporated	17.8%	52.3%	38.2%	21.4%	15.2%	12.8%	37.6%	13.8%
For profit, unincorporated	19.7%	41.5%	34.3%	18.1%	8.0% *	5.7% *	37.1%	7.2% *
Nonprofit	20.4%	64.6%	46.5%	28.0%	21.8%	9.7%	50.3%	15.0%
Unknown	10.4% *	100.0% *	15.6% *	*****	11.0% *	10.4% *	36.7% *	10.4% *
Age of firm								
Less than 5 years	24.3%	37.1%	30.9%	22.3%	17.1% *	3.7% *	33.5%	11.4% *
5-9 years	25.8%	62.4%	38.8%	13.7% *	12.4% *	4.8% *	42.4%	9.0% *
10-19 years	21.0%	50.7%	37.2%	22.9%	11.4%	4.5%	39.0%	9.4%
20 or more years	20.1%	56.1%	41.8%	22.8%	17.0%	15.4%	39.8%	16.4%
Unknown	11.0%	*****	*****	8.1% *	16.5% *	10.8%	7.8% *	11.0%
Multi/single status								
2 or more locations	13.1%	36.9%	28.0%	16.4%	15.9%	12.1%	23.4%	12.8%
1 location only	31.6%	51.4%	40.1%	23.7%	15.8%	14.7% *	40.7%	17.9%
Percent full-time employees								
Less than 25%	18.2%	64.2%	34.1% *	23.8%	33.2%	1.0% *	46.1%	9.6% *
25-49%	24.0%	46.2%	60.1%	28.1%	7.3% *	21.8%	48.3%	19.5%
50-74%	13.0%	60.3%	42.4%	19.4%	10.1%	2.8% *	46.8%	4.8%
75% or more	18.2%	49.8%	37.7%	21.8%	16.4%	12.9%	37.6%	14.1%
Union presence								
No union employees	13.9%	48.7%	36.1%	17.5%	12.7%	4.9%	35.9%	7.7%
Has union employees	31.0%	82.9%	76.7%	49.5%	31.5%	26.8%	72.1%	28.2%
Unknown	16.2%	29.0% *	28.1% *	39.4% *	2.3% *	16.3%	31.4% *	15.2%
Percent low wage employees **								
50% or more low wage	15.8%	57.2%	38.1%	14.4%	11.8%	2.6% *	35.2%	8.7%
Less than 50% low wage	22.9%	52.0%	38.9%	23.0%	17.3%	15.3%	40.0%	16.5%
Unknown	11.3%	19.4% *	33.4% *	25.6%	12.0% *	11.0%	23.6% *	11.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I. D. 4. a(2000) Standard error for percent of private-sector employees enrolled in a health insurance plan that have family coverage that required no employee contribution by firm size and selected characteristics: United States, 2000

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	0.64%	2.14%	2.58%	1.62%	1.25%	0.94%	0.94%	0.69%
Industry group **								
Agric., fish., forest.	6.68%	7.65%	12.26% *	9.49%	13.85% *	5.85% *	5.23%	7.43% *
Mining and manufacturing	1.20%	6.00%	4.71%	3.16%	1.63%	1.78%	2.14%	1.27%
Construction	2.48%	5.28%	2.68%	4.16%	4.90% *	4.47% *	3.62%	3.02%
Utilities and transp.	5.76%	5.27%	7.70%	6.26%	7.09%	7.35%	5.34%	6.48%
Wholesale trade	2.90%	4.73%	5.70%	3.26% *	4.17% *	4.06%	2.93%	3.28%
Fin. svcs. and real est.	1.58%	6.18%	8.11%	8.77% *	4.39% *	1.80%	4.66%	1.63%
Retail trade	2.20%	4.32%	4.86%	2.29%	5.61% *	3.34% *	2.27%	2.89%
Professional services	2.14%	4.35%	2.19%	1.58%	3.34%	3.39%	2.19%	2.78%
Other Services	1.52%	2.87%	5.70%	3.26%	3.92%	0.78%	2.18%	1.70%
Unknown	31.62% *	31.62% *	*****	*****	*****	*****	31.62% *	*****
Ownership								
For profit, incorporated	0.85%	1.98%	2.74%	2.02%	1.50%	1.02%	1.33%	0.97%
For profit, unincorporated	2.18%	6.42%	6.89%	4.83%	3.62% *	4.05% *	4.12%	2.50% *
Nonprofit	1.77%	5.68%	6.21%	4.24%	4.07%	2.27%	5.00%	1.90%
Unknown	3.66% *	31.62% *	10.17% *	*****	6.18% *	3.64% *	14.45% *	3.66% *
Age of firm								
Less than 5 years	3.44%	3.49%	7.17%	6.32%	6.22% *	5.73% *	3.28%	4.79% *
5-9 years	2.94%	3.49%	4.64%	4.45% *	5.46% *	2.18% *	3.48%	3.18% *
10-19 years	0.95%	4.18%	4.11%	2.80%	2.88%	1.27%	2.01%	1.54%
20 or more years	1.31%	2.98%	3.05%	1.75%	1.16%	1.96%	1.44%	1.33%
Unknown	1.33%	*****	*****	3.94% *	5.52% *	1.39%	10.03% *	1.34%
Multi/single status								
2 or more locations	0.81%	8.35%	4.95%	2.02%	1.71%	1.00%	2.80%	0.86%
1 location only	0.97%	2.20%	2.67%	1.81%	2.04%	6.24% *	0.87%	1.63%
Percent full-time employees								
Less than 25%	2.82%	6.59%	13.80% *	6.26%	6.37%	0.45% *	5.69%	3.08% *
25-49%	4.26%	4.58%	8.35%	4.77%	2.38% *	6.53%	5.38%	5.11%
50-74%	1.12%	4.79%	5.02%	3.77%	1.73%	0.98% *	3.10%	0.68%
75% or more	0.63%	2.51%	2.62%	1.87%	1.34%	0.98%	1.15%	0.74%
Union presence								
No union employees	0.44%	2.25%	2.47%	1.67%	1.32%	0.49%	1.11%	0.38%
Has union employees	2.43%	9.68%	7.67%	4.99%	3.92%	3.32%	4.23%	2.40%
Unknown	2.96%	14.56% *	14.65% *	13.79% *	10.45% *	3.36%	12.43% *	2.99%
Percent low wage employees **								
50% or more low wage	1.00%	2.40%	4.28%	2.09%	2.92%	0.87% *	2.60%	1.63%
Less than 50% low wage	1.22%	1.61%	2.65%	1.81%	1.54%	2.04%	1.13%	1.34%
Unknown	1.31%	13.25% *	10.38% *	6.79%	4.30% *	1.33%	7.51% *	1.36%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 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.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.