

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,051	2,209	2,072	1,982	2,009	2,056	2,108	2,030
Industry group **								
Agric., fish., forest.	1,856	--	--	--	--	--	1,803	1,894
Mining	2,517	1,880	2,156	2,758	996	2,669	2,533	2,506
Construction	1,931	2,036	1,859	1,862	1,908	2,262	1,909	1,963
Manufacturing	1,919	1,908	1,867	1,837	1,840	2,001	1,918	1,919
Transp., commu., util.	2,199	2,134	2,135	1,937	1,798	2,379	2,060	2,230
Wholesale trade	2,088	2,253	2,041	1,896	2,159	2,120	2,085	2,089
Retail Trade	1,944	2,183	2,136	1,814	1,861	1,932	2,061	1,902
Fin., ins., real est.	2,122	2,267	2,397	2,187	2,151	2,036	2,279	2,075
Services	2,134	2,317	2,124	2,170	2,144	2,052	2,212	2,100
Unknown	2,004*	2,004*	0	0	0	0	2,004*	0
Ownership								
For profit, incorporated	2,013	2,177	2,004	1,920	1,970	2,037	2,051	1,999
For profit, unincorporated	2,019	2,105	2,228	1,889	1,902	1,950	2,123	1,911
Nonprofit	2,224	2,553	2,362	2,318	2,234	2,118	2,381	2,189
Unknown	2,134	3,401	2,503	2,326	1,816	2,182	3,002	2,063
Age of firm								
Less than 5 years	2,091	2,132	2,052	1,942	2,103	2,350	2,060	2,151
5-9 years	1,941	2,099	1,854	1,873	1,803	2,262	1,940	1,942
10-19 years	2,015	2,298	2,002	1,940	1,850	2,005	2,142	1,882
20 or more years	2,085	2,308	2,206	2,029	2,083	2,047	2,182	2,056
Unknown	2,042	1,744	2,348	2,067	1,998	2,051	2,157	2,038
Multi/single status								
2 or more locations	2,036	2,164	2,280	2,019	1,985	2,049	2,192	2,029
1 location only	2,071	2,211	2,052	1,970	2,042	2,201	2,099	2,032
Percent full-time employees								
Less than 25%	1,932	2,441	2,202	2,050	1,874	1,584	2,238	1,779
25-49 %	2,039	2,040	2,027	2,077	2,125	2,004	2,061	2,032
50-74 %	2,060	2,198	2,169	2,087	2,033	1,984	2,156	2,017
75% or more	2,052	2,213	2,060	1,964	2,004	2,073	2,100	2,035
Union presence								
No union employees	2,023	2,171	2,055	1,977	1,964	2,025	2,088	1,993
Has union employees	2,172	2,494	2,411	2,127	2,288	2,131	2,344	2,158
Unknown	2,124	2,863	2,135	1,827	2,163	2,083	2,331	2,088
Percent low wage employees **								
50% or more low wage	1,878	2,281	1,870	1,917	1,916	1,662	2,062	1,818
Less than 50% low wage	2,060	2,197	2,073	2,000	2,008	2,082	2,109	2,032
Unknown	2,060	2,385	2,170	1,762	2,065	2,060	2,116	2,056

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

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

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.13	41.47	22.77	27.30	36.66	32.49	20.07	25.12
Industry group **								
Agric., fish., forest.	99.54	--	--	--	--	--	100.06	158.70
Mining	195.12	491.71	558.31	483.89	269.73	502.23	439.48	360.40
Construction	44.57	127.98	84.60	89.57	204.60	387.86	58.94	103.56
Manufacturing	27.96	94.84	68.32	34.65	45.08	53.08	52.23	37.33
Transp., commu., util.	105.94	126.86	155.35	131.65	98.95	160.94	75.86	133.57
Wholesale trade	49.48	112.27	29.50	49.11	110.48	89.08	45.33	71.69
Retail Trade	28.53	67.67	101.37	48.06	39.92	33.47	59.41	22.42
Fin., ins., real est.	24.87	70.09	81.41	167.87	72.99	37.54	44.34	24.94
Services	31.71	52.23	46.12	33.77	70.53	44.06	27.58	44.03
Unknown	695.20*	695.20*	0.00	0.00	0.00	0.00	695.20*	0.00
Ownership								
For profit, incorporated	21.98	30.82	18.00	37.20	32.82	43.48	18.93	29.48
For profit, unincorporated	63.70	76.68	118.15	60.51	101.88	88.67	71.27	78.02
Nonprofit	40.35	91.82	53.47	64.20	88.08	66.90	55.61	54.73
Unknown	92.23	568.39	597.62	305.67	119.13	76.51	308.22	72.45
Age of firm								
Less than 5 years	61.86	94.31	116.27	102.95	174.27	129.18	81.54	88.90
5-9 years	24.78	39.49	52.61	49.42	89.72	102.60	30.35	46.42
10-19 years	29.75	39.40	33.66	79.63	59.48	32.58	31.04	33.51
20 or more years	16.09	58.25	38.62	30.49	38.88	30.04	29.56	17.98
Unknown	49.28	96.67	137.60	69.21	73.08	49.24	74.96	48.96
Multi/single status								
2 or more locations	28.60	92.47	87.17	44.71	30.67	35.44	50.22	28.33
1 location only	19.63	43.06	27.97	28.34	70.16	131.15	22.64	35.44
Percent full-time employees								
Less than 25%	62.85	153.82	111.28	80.64	141.27	96.95	91.14	78.12
25-49 %	39.55	126.81	91.28	80.13	95.46	51.63	50.76	44.22
50-74 %	25.85	85.43	100.42	73.96	42.62	58.34	56.97	42.83
75% or more	21.68	49.28	26.54	31.15	41.03	35.18	22.84	25.93
Union presence								
No union employees	23.98	27.12	22.52	31.08	37.05	46.31	18.02	32.78
Has union employees	22.03	207.90	252.18	95.46	109.24	28.99	97.39	19.13
Unknown	38.58	296.55	237.77	112.13	107.77	42.71	145.53	50.57
Percent low wage employees **								
50% or more low wage	66.15	110.47	80.40	80.11	131.64	56.75	48.50	90.78
Less than 50% low wage	14.57	44.38	23.74	29.34	39.42	30.24	22.23	14.86
Unknown	42.33	136.43	150.59	56.03	35.92	48.81	72.70	45.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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