

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,916	2,012	1,923	1,837	1,896	1,933	1,953	1,904
Industry group **								
Agric., fish., forest.	1,974	--	--	--	--	--	1,986	1,961
Mining	2,552	1,560 *	0	2,265	0	2,824 *	2,295 *	2,653
Construction	1,760	2,012	1,579	1,661	1,858	1,627	1,771	1,737
Manufacturing	1,826	1,715	1,971	1,801	1,645	1,895	1,966	1,797
Transp., commu., util.	2,158	2,221	1,709	1,761	1,928	2,279	1,961	2,199
Wholesale trade	1,905	1,950	1,750	1,865	2,107	1,871	1,885	1,914
Retail Trade	1,825	1,897	2,329	1,692	1,657	1,835	2,020	1,761
Fin., ins., real est.	1,928	2,080	1,973	1,900	1,963	1,901	2,015	1,913
Services	1,977	2,076	1,867	1,967	2,039	1,936	1,967	1,980
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,885	2,007	1,807	1,766	1,858	1,931	1,896	1,882
For profit, unincorporated	1,890	1,945	2,595	1,882	1,788	1,501	2,128	1,684
Nonprofit	2,049	2,224	1,983	2,092	2,096	2,000	2,025	2,053
Unknown	1,993	2,400	2,508 *	2,813	1,550	2,025	2,800	1,922
Age of firm								
Less than 5 years	2,054	1,848	2,323	1,962	2,283	2,006	1,963	2,225
5-9 years	1,808	1,951	1,654	1,783	1,588	2,318	1,789	1,828
10-19 years	1,824	2,161	1,822	1,734	1,743	1,761	1,981	1,683
20 or more years	1,964	2,114	1,952	1,836	1,962	1,990	1,977	1,961
Unknown	1,890	2,186	2,077	2,032	1,882	1,879	2,299	1,877
Multi/single status								
2 or more locations	1,916	2,074	1,934	1,871	1,838	1,937	2,069	1,911
1 location only	1,917	2,010	1,922	1,826	1,957	1,810	1,944	1,883
Percent full-time employees								
Less than 25%	1,904	1,954	2,010	1,856	2,032	1,744	1,890	1,915
25-49 %	1,951	1,905	1,804	1,773	2,083	1,999	1,829	1,987
50-74 %	1,895	2,109	1,916	2,049	1,850	1,782	2,041	1,842
75% or more	1,918	1,992	1,927	1,810	1,894	1,949	1,947	1,908
Union presence								
No union employees	1,893	2,011	1,921	1,825	1,870	1,899	1,953	1,868
Has union employees	1,971	1,898	1,979 *	2,113	2,016	1,954	2,000	1,968
Unknown	2,039	2,135	1,904	1,803	2,121	2,052	1,918	2,054
Percent low wage employees **								
50% or more low wage	1,936	2,160	1,920	1,728	2,144	1,669	1,990	1,919
Less than 50% low wage	1,917	1,989	1,908	1,855	1,886	1,956	1,946	1,902
Unknown	1,913	2,303	2,098	1,711	1,744	1,924	2,031	1,906

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.46	47.31	65.23	39.74	29.27	33.69	37.26	24.30
Industry group **								
Agric., fish., forest.	216.65	--	--	--	--	--	223.90	423.85
Mining	681.21	493.32 *	0.00	678.14	0.00	867.04 *	689.11 *	790.50
Construction	113.42	158.84	145.91	223.01	316.07	355.03	101.03	273.87
Manufacturing	46.53	107.77	149.20	87.39	52.03	59.80	140.61	51.06
Transp., commu., util.	72.22	282.15	212.97	285.72	183.55	83.96	111.48	80.85
Wholesale trade	72.33	227.47	124.95	230.86	213.42	155.15	117.05	105.90
Retail Trade	44.12	42.50	215.21	39.47	73.43	39.51	125.02	42.73
Fin., ins., real est.	32.99	145.24	304.63	121.74	193.32	39.06	87.53	43.72
Services	38.67	71.21	59.54	58.04	71.07	56.79	26.02	48.76
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	23.04	51.50	36.98	47.18	54.13	33.13	31.43	27.84
For profit, unincorporated	93.89	91.63	295.17	112.74	129.13	140.26	127.11	130.16
Nonprofit	58.93	323.28	50.52	89.51	131.31	121.41	102.86	73.41
Unknown	120.94	597.59	793.10 *	712.86	107.07	103.95	538.41	91.19
Age of firm								
Less than 5 years	91.60	88.05	245.27	113.78	338.60	202.78	83.44	202.74
5-9 years	55.63	67.92	172.30	49.93	76.17	307.54	88.91	85.18
10-19 years	46.23	66.84	72.86	137.50	95.99	53.96	59.32	46.53
20 or more years	21.61	77.23	46.66	53.70	63.84	34.01	39.53	26.06
Unknown	49.98	250.74	326.56	159.60	107.51	57.55	168.28	49.61
Multi/single status								
2 or more locations	27.51	116.53	109.11	85.55	32.61	35.88	82.92	26.49
1 location only	31.76	48.23	66.82	42.36	80.92	276.52	37.38	40.32
Percent full-time employees								
Less than 25%	55.99	150.16	257.69	99.43	146.71	89.81	92.53	79.30
25-49 %	47.40	167.87	49.01	67.63	157.24	79.08	36.68	63.21
50-74 %	27.77	91.13	101.99	129.72	47.72	59.71	59.77	39.11
75% or more	22.12	62.36	78.36	46.26	39.43	34.53	44.22	23.60
Union presence								
No union employees	23.77	41.25	65.65	41.15	34.45	46.33	38.45	28.96
Has union employees	50.92	528.30	1,002.16 *	174.49	141.11	68.34	318.60	58.06
Unknown	36.76	231.51	168.37	213.31	149.55	32.37	92.99	28.69
Percent low wage employees **								
50% or more low wage	126.82	183.87	107.96	91.81	245.93	47.30	102.78	147.72
Less than 50% low wage	24.88	49.08	73.11	45.21	47.50	32.23	38.10	26.47
Unknown	48.71	140.83	228.53	89.50	131.92	56.66	99.79	53.50

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

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