

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,224	2,611	2,319	2,247	2,058	2,143	2,431	2,127
Industry group **								
Agric., fish., forest.	2,165	--	--	--	--	--	1,915	2,256
Mining	1,774	1,464 *	0	2,417	0	1,449	2,251	1,449
Construction	2,122	2,242	2,298	1,842	2,035	2,369	2,151	2,061
Manufacturing	2,069	2,471	1,866	1,842	1,895	2,180	2,018	2,076
Transp., commu., util.	2,225	2,296	2,530	2,418	2,040	2,217	2,459	2,174
Wholesale trade	2,209	2,344	2,319	1,771	1,935	2,337	2,189	2,216
Retail Trade	2,043	2,494	2,309	1,915	1,820	1,921	2,265	1,916
Fin., ins., real est.	2,428	2,580	2,567	2,749	2,234	2,307	2,667	2,277
Services	2,380	2,845	2,370	2,548	2,213	2,084	2,628	2,198
Unknown	1,451 *	1,451 *	0	0	0	0	1,451 *	0
Ownership								
For profit, incorporated	2,164	2,547	2,274	2,079	1,993	2,140	2,345	2,086
For profit, unincorporated	2,264	2,351	1,876	1,814	2,198	2,436	2,274	2,247
Nonprofit	2,453	2,819	2,884	2,819	2,285	2,145	2,743	2,334
Unknown	2,363	4,624	2,982	1,875	2,146	2,011	3,672	2,036
Age of firm								
Less than 5 years	2,403	2,722	2,110	1,975	1,832 *	2,613	2,576	2,087
5-9 years	2,180	2,377	2,040	2,213	2,186	1,727	2,196	2,157
10-19 years	2,249	2,615	2,251	2,287	1,748	1,738	2,435	1,800
20 or more years	2,238	2,637	2,536	2,300	2,140	2,069	2,466	2,138
Unknown	2,162	1,872	2,384	2,066	2,057	2,197	2,211	2,159
Multi/single status								
2 or more locations	2,135	2,580	2,383	2,212	2,099	2,126	2,398	2,118
1 location only	2,340	2,613	2,310	2,263	1,971	2,298	2,435	2,162
Percent full-time employees								
Less than 25%	2,081	2,417	2,323	2,463	1,930	1,284	2,359	1,799
25-49 %	2,201	2,481	2,587	2,608	1,963	1,835	2,576	1,991
50-74 %	2,293	2,379	2,927	2,133	2,185	2,080	2,453	2,150
75% or more	2,221	2,680	2,222	2,224	2,048	2,174	2,422	2,137
Union presence								
No union employees	2,205	2,507	2,279	2,304	2,036	2,110	2,389	2,104
Has union employees	2,237	1,983	3,344	1,925	2,282	2,228	2,351	2,220
Unknown	2,404	3,680	2,119	1,975	1,941	2,186	3,062	2,159
Percent low wage employees **								
50% or more low wage	2,028	2,379	2,021	1,943	1,960	1,698	2,172	1,891
Less than 50% low wage	2,261	2,648	2,352	2,307	2,072	2,099	2,471	2,114
Unknown	2,171	2,506	1,900	1,780	2,000	2,190	2,186	2,170

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.67	112.35	81.20	96.14	54.05	60.37	76.02	41.35
Industry group **								
Agric., fish., forest.	393.29	--	--	--	--	--	332.22	619.77
Mining	432.68	462.96*	0.00	690.46	0.00	370.98	609.32	370.98
Construction	142.19	410.23	365.96	303.75	455.08	614.85	180.06	279.48
Manufacturing	51.37	300.15	243.39	154.22	112.38	68.86	143.45	57.90
Transp., commu., util.	105.10	286.11	343.48	324.28	192.54	113.77	221.96	109.95
Wholesale trade	205.98	417.77	280.72	217.71	264.04	258.28	174.63	225.46
Retail Trade	67.26	238.23	271.49	110.20	132.50	55.53	162.24	50.39
Fin., ins., real est.	97.13	176.40	312.55	363.30	351.81	136.90	159.88	94.24
Services	57.25	114.08	106.07	108.25	166.79	104.87	71.83	64.07
Unknown	435.80*	435.80*	0.00	0.00	0.00	0.00	435.80*	0.00
Ownership								
For profit, incorporated	37.38	105.99	93.74	81.58	58.79	82.13	73.50	47.67
For profit, unincorporated	89.94	174.51	95.56	202.66	123.07	193.54	133.34	111.94
Nonprofit	93.66	198.38	217.62	203.33	238.28	197.08	160.73	121.54
Unknown	243.22	1,149.72	889.43	468.08	366.13	216.17	720.33	166.07
Age of firm								
Less than 5 years	186.52	231.24	161.36	336.92	593.10*	645.80	192.49	321.10
5-9 years	109.74	150.13	74.79	280.19	261.31	385.65	128.10	186.80
10-19 years	68.97	219.11	149.82	191.52	94.20	123.21	95.84	78.98
20 or more years	39.86	110.55	103.98	129.05	124.55	57.58	53.97	50.83
Unknown	80.50	353.30	147.16	156.49	95.94	112.97	120.07	85.23
Multi/single status								
2 or more locations	37.70	536.17	141.79	117.42	43.46	65.34	141.69	41.13
1 location only	76.11	119.08	85.98	115.41	132.99	410.64	84.07	92.18
Percent full-time employees								
Less than 25%	173.11	516.91	499.44	319.24	239.20	134.15	314.20	195.39
25-49 %	101.02	309.90	478.26	260.25	252.86	119.92	163.36	107.27
50-74 %	112.77	206.36	316.31	227.40	277.48	118.18	177.63	144.32
75% or more	51.15	118.96	52.34	106.31	50.95	70.81	74.57	49.18
Union presence								
No union employees	38.45	75.74	91.10	112.26	58.45	74.25	60.98	53.51
Has union employees	69.94	426.41	584.14	77.51	418.79	74.24	267.50	65.43
Unknown	214.61	532.69	387.91	482.66	166.71	122.38	387.83	104.62
Percent low wage employees **								
50% or more low wage	67.43	343.61	216.96	177.23	97.30	97.92	291.75	48.17
Less than 50% low wage	45.87	111.70	87.67	109.47	72.64	93.18	76.01	48.05
Unknown	80.28	358.96	216.31	293.92	128.70	99.30	219.77	88.64

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

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