

Table I.C.1(1998) 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, 1998

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	2,174	2,334	2,271	2,077	2,114	2,180	2,235	2,152
Industry group **								
Agric., fish., forest.	1,989	--	--	--	--	--	2,569	1,630
Mining	2,252	4,439	1,980	1,916	2,064	2,246	2,784	2,192
Construction	2,243	2,321	2,280	2,140	2,211	2,395	2,229	2,263
Manufacturing	2,040	1,913	2,055	1,970	2,050	2,066	1,992	2,050
Transp., commu., util.	2,649	2,113	2,388	2,305	2,248	2,889	2,258	2,727
Wholesale trade	2,130	2,491	2,245	2,008	2,087	2,102	2,219	2,091
Retail Trade	2,012	2,121	2,196	1,988	1,879	2,010	2,087	1,989
Fin., ins., real est.	2,260	2,738	2,612	2,248	2,110	2,193	2,580	2,179
Services	2,232	2,380	2,309	2,112	2,208	2,223	2,297	2,200
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	2,146	2,284	2,242	2,027	2,071	2,171	2,183	2,133
For profit, unincorporated	2,218	2,413	2,198	2,101	2,153	2,028	2,311	2,114
Nonprofit	2,335	2,483	2,549	2,336	2,237	2,350	2,485	2,287
Unknown	2,113	--	--	1,996	2,044	2,121	2,566	2,112
Age of firm								
Less than 5 years	2,124	2,276	2,161	1,974	2,033	2,032	2,176	2,021
5-9 years	2,114	2,391	2,125	1,974	2,002	2,067	2,196	2,004
10-19 years	2,105	2,224	2,225	2,063	2,025	2,011	2,173	2,034
20 or more years	2,152	2,414	2,375	2,118	2,153	2,052	2,303	2,098
Unknown	2,273	1,763	2,630	1,975	2,128	2,284	2,234	2,273
Multi/single status								
2 or more locations	2,160	2,404	2,328	2,069	2,110	2,179	2,183	2,159
1 location only	2,200	2,332	2,263	2,080	2,125	2,221	2,242	2,116
Percent full-time employees								
Less than 25%	2,172	2,784	2,488	2,362	1,936	1,922	2,607	2,004
25-49 %	2,582	2,387	2,181	2,104	2,195	2,843	2,226	2,672
50-74 %	2,218	2,385	2,421	2,096	2,149	2,202	2,325	2,177
75% or more	2,149	2,319	2,258	2,070	2,110	2,135	2,222	2,121
Union presence								
No union employees	2,126	2,354	2,226	2,050	2,059	2,099	2,225	2,077
Has union employees	2,258	2,058	3,267	2,445	2,417	2,162	2,439	2,238
Unknown	2,439	2,476	2,174	1,952	2,003	2,505	2,156	2,462
Percent low wage employees **								
50% or more low wage	2,017	2,457	2,291	2,051	1,901	1,796	2,252	1,896
Less than 50% low wage	2,157	2,326	2,266	2,084	2,127	2,099	2,234	2,108
Unknown	2,230	2,361	2,432	1,867	2,110	2,240	2,245	2,229

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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(1998) 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, 1998

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	17.02	58.75	26.57	24.61	33.34	22.84	22.77	17.37
Industry group **								
Agric., fish., forest.	165.21	--	--	--	--	--	255.24	137.04
Mining	206.60	1,098.25	472.96	497.55	82.66	417.50	472.94	289.42
Construction	55.31	102.55	188.90	137.35	175.17	207.55	80.40	101.37
Manufacturing	44.20	106.77	67.75	52.23	96.09	53.40	52.39	44.85
Transp., commu., util.	154.98	347.49	150.98	157.09	93.46	248.14	98.71	189.13
Wholesale trade	39.97	155.42	119.38	55.73	103.32	50.04	83.21	53.99
Retail Trade	16.73	39.10	64.23	40.62	62.92	23.33	40.32	21.31
Fin., ins., real est.	43.61	101.42	111.52	109.27	90.85	55.39	58.80	56.24
Services	18.53	79.94	56.92	25.00	30.73	37.87	42.55	24.05
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	17.65	82.31	37.49	31.20	34.53	29.02	26.64	18.72
For profit, unincorporated	70.11	82.40	72.71	51.77	200.42	131.75	57.95	131.37
Nonprofit	36.91	121.77	90.88	48.02	52.83	92.37	75.07	51.67
Unknown	53.12	--	--	267.41	55.53	60.16	742.89	53.06
Age of firm								
Less than 5 years	40.17	77.80	102.04	70.78	75.00	72.97	50.59	54.76
5-9 years	35.46	111.49	56.23	82.15	66.01	102.39	41.45	59.28
10-19 years	29.23	73.28	49.43	61.98	39.99	89.01	35.82	38.94
20 or more years	20.27	105.91	50.76	26.15	43.81	16.64	43.65	15.77
Unknown	37.43	501.95	571.45	114.41	55.17	42.93	212.68	37.48
Multi/single status								
2 or more locations	18.60	233.24	119.10	35.04	40.96	25.83	66.56	19.83
1 location only	17.72	56.22	33.84	33.73	50.35	206.73	22.42	24.72
Percent full-time employees								
Less than 25%	97.22	262.67	174.87	118.61	132.04	83.71	165.79	94.90
25-49 %	187.67	149.99	125.43	75.69	58.09	316.67	80.59	234.72
50-74 %	34.40	64.06	146.00	41.04	70.46	73.18	62.45	61.77
75% or more	14.39	62.02	31.15	30.08	37.52	17.17	21.62	15.58
Union presence								
No union employees	13.62	54.88	21.86	16.21	32.28	18.99	25.14	16.40
Has union employees	27.82	289.25	343.39	185.13	64.89	38.17	142.24	26.22
Unknown	127.69	182.64	181.13	280.33	96.27	171.02	107.09	142.58
Percent low wage employees **								
50% or more low wage	71.94	203.68	374.29	60.68	83.54	60.93	118.77	47.77
Less than 50% low wage	13.25	67.71	27.33	26.72	32.93	27.41	25.44	13.44
Unknown	34.60	247.34	249.78	54.36	59.91	37.30	187.64	34.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

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