

Table I.D.3.b(1997) 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, 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	24.8%	21.9%	29.3%	31.9%	29.1%	21.3%	28.7%	24.0%
Industry group								
Agric., fish., forest.	22.9%	9.0% *	34.3%	42.3%	21.3% *	33.4%	17.3% *	27.4%
Mining	21.4% *	0.0%	12.2% *	47.5% *	7.6% *	6.9% *	44.8%	6.4% *
Construction	28.7%	10.6% *	40.7%	28.9%	33.1%	22.0%	27.1%	31.0%
Manufacturing	20.4%	16.2% *	25.6%	28.9%	21.7%	18.1%	26.8%	19.6%
Transp., comm., util.	19.3%	26.3% *	17.5% *	30.7%	25.0%	16.9%	19.8% *	19.3%
Wholesale trade	24.3%	14.7%	24.4%	30.9%	31.3%	21.2%	24.8%	24.1%
Retail trade	29.6%	26.7%	34.3%	36.7%	37.4%	26.5%	34.6%	28.6%
Fin., ins., real est.	26.0%	28.5%	26.0%	22.5%	28.3%	25.7%	25.5%	26.1%
Services	28.3%	25.8%	31.2%	34.0%	34.4%	23.6%	30.6%	27.7%
Unknown	41.1% *	41.1% *	0.0%	0.0%	0.0%	0.0%	41.1% *	0.0%
Ownership								
For profit, incorporated	24.5%	23.7%	29.7%	31.4%	27.0%	21.4%	30.0%	23.2%
For profit, unincorporated	25.5%	21.2%	30.6%	40.9%	27.0%	18.5% *	27.2%	24.1%
Nonprofit	26.5%	12.2% *	25.2%	31.8%	33.9%	22.0%	20.3%	27.4%
Unknown	25.2%	30.4% *	11.8% *	33.3%	37.2%	20.7%	27.0% *	25.2%
Age of firm								
Less than 5 years	26.6%	25.8%	30.8%	31.0%	27.0%	15.9% *	29.0%	23.2%
5-9 years	26.9%	24.0%	36.0%	34.0%	18.3% *	18.1%	33.0%	19.9%
10-19 years	25.4%	28.5%	33.4%	30.4%	29.3%	14.0%	30.1%	22.3%
20 or more years	25.8%	12.9%	26.0%	33.4%	28.7%	23.2%	27.1%	25.6%
Unknown	23.2%	7.1% *	14.1% *	26.8%	31.2%	21.3%	19.9%	23.3%
Multi/single status								
2 or more locations	24.0%	33.5%	19.5%	35.3%	31.3%	21.3%	36.9%	23.6%
1 location only	26.8%	21.5%	30.5%	30.6%	24.6%	21.1%	27.7%	25.7%
Percent full-time employees								
Less than 25%	30.1%	10.2% *	21.2% *	24.8%	31.9%	35.4%	18.0%	33.1%
25-49%	29.3%	27.7%	34.4%	31.5%	28.5%	29.0%	30.7%	29.1%
50-74%	25.3%	30.2%	30.1%	38.9%	30.6%	19.7%	31.9%	23.8%
75% or more	24.6%	20.8%	29.2%	31.5%	28.9%	21.0%	28.5%	23.7%
Union presence								
No union employees	27.2%	24.1%	30.3%	33.2%	30.0%	23.6%	30.4%	26.2%
Has union employees	17.6%	2.0% *	19.9% *	22.6%	24.8%	16.1%	11.0% *	18.1%
Unknown	24.7%	20.3% *	33.2%	30.1%	28.8%	23.6%	31.8%	24.4%
Percent low wage employees								
50% or more low wage	31.9%	27.3%	28.8%	40.9%	46.9%	22.0%	29.8%	32.4%
Less than 50% low wage	25.0%	21.5%	29.7%	31.8%	27.6%	19.6%	28.6%	23.7%
Unknown	23.9%	26.6%	25.5%	28.7%	32.1%	22.7%	29.8%	23.8%

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

Table I. D. 3. b(1997) 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, 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	0.68%	1.47%	1.98%	1.96%	0.83%	0.91%	1.48%	0.70%
Industry group								
Agric., fish., forest.	2.52%	5.86% *	8.21%	10.50%	6.58% *	8.95%	6.26% *	4.81%
Mining	6.52% *	0.00%	4.45% *	14.58% *	3.02% *	2.74% *	12.01%	2.94% *
Construction	1.92%	3.66% *	4.48%	3.78%	5.98%	4.78%	4.12%	2.44%
Manufacturing	0.93%	6.77% *	4.01%	2.59%	1.68%	1.32%	2.99%	0.98%
Transp., comm., util.	3.18%	10.00% *	6.82% *	6.67%	4.83%	4.04%	6.89% *	3.32%
Wholesale trade	2.01%	2.99%	3.29%	2.61%	3.90%	2.96%	2.07%	2.28%
Retail trade	1.50%	3.07%	3.37%	2.11%	2.52%	1.97%	1.70%	1.68%
Fin., ins., real est.	1.20%	5.97%	3.22%	2.60%	2.55%	3.27%	3.55%	2.58%
Services	0.94%	2.48%	2.82%	2.24%	2.31%	1.76%	1.04%	1.24%
Unknown	13.75% *	13.75% *	0.00%	0.00%	0.00%	0.00%	13.75% *	0.00%
Ownership								
For profit, incorporated	0.62%	1.45%	2.25%	1.87%	0.62%	0.99%	1.54%	0.73%
For profit, unincorporated	2.66%	4.16%	3.29%	5.50%	4.03%	5.75% *	3.49%	2.66%
Nonprofit	2.35%	4.40% *	4.50%	4.22%	3.13%	3.13%	2.44%	2.53%
Unknown	3.13%	12.68% *	6.58% *	7.77%	3.55%	4.84%	9.32% *	3.09%
Age of firm								
Less than 5 years	2.37%	2.43%	3.81%	2.54%	4.35%	11.59% *	1.37%	3.73%
5-9 years	2.02%	4.09%	3.47%	3.19%	7.04% *	3.54%	2.52%	2.38%
10-19 years	1.55%	2.41%	3.19%	3.81%	4.08%	2.74%	2.19%	2.45%
20 or more years	1.56%	2.34%	2.88%	3.03%	2.27%	1.73%	2.75%	1.59%
Unknown	0.87%	10.22% *	4.41% *	3.04%	2.01%	0.90%	3.82%	0.96%
Multi/single status								
2 or more locations	0.87%	8.36%	3.41%	3.51%	1.44%	0.89%	2.85%	0.82%
1 location only	1.14%	1.57%	2.32%	1.49%	1.61%	5.05%	1.44%	1.31%
Percent full-time employees								
Less than 25%	3.25%	4.22% *	6.76% *	4.42%	5.04%	5.50%	5.05%	3.47%
25-49%	2.03%	6.01%	7.09%	4.31%	6.20%	1.87%	3.49%	2.21%
50-74%	1.59%	2.89%	4.48%	6.50%	4.38%	3.81%	2.62%	2.17%
75% or more	0.71%	1.37%	2.29%	2.09%	1.08%	0.94%	1.67%	0.72%
Union presence								
No union employees	0.69%	1.25%	1.71%	1.59%	1.16%	1.16%	1.47%	0.88%
Has union employees	1.94%	3.31% *	10.14% *	5.14%	3.60%	1.44%	7.15% *	2.11%
Unknown	2.90%	7.60% *	9.44%	7.85%	4.00%	3.51%	4.18%	2.97%
Percent low wage employees								
50% or more low wage	3.80%	5.09%	5.64%	4.21%	5.44%	3.40%	3.20%	4.50%
Less than 50% low wage	0.94%	1.39%	2.22%	2.10%	1.03%	1.37%	1.55%	0.84%
Unknown	1.57%	6.43%	4.74%	4.02%	2.88%	1.51%	3.47%	1.58%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 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](#).

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