

Table I.D.1(1999) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

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	6,058.12	5,887.86	6,321.35	5,933.40	6,069.02	6,072.31	6,061.99	6,057.26
Industry group								
Agric., fish., forest.	5,710.55	5,430.85	5,179.96	4,968.52	6,752.01	5,813.08	5,071.04	6,227.81
Mining	6,298.84	5,518.35	8,678.19	5,998.25	5,969.54	6,345.29	7,269.80	6,223.05
Construction	5,613.60	5,526.88	5,665.53	5,459.56	5,660.59	6,356.31	5,567.44	5,694.51
Manufacturing	5,963.59	6,032.13	6,096.09	5,675.20	5,706.77	6,087.56	5,936.75	5,966.05
Transp., commu., util.	6,016.95	5,782.85	6,120.48	6,154.29	6,727.21	5,900.91	5,989.30	6,019.79
Wholesale trade	6,201.36	6,106.13	6,956.09	6,119.86	6,247.86	6,092.14	6,535.22	6,107.83
Retail trade	5,771.64	5,924.36	6,263.85	5,944.01	5,793.52	5,669.95	6,111.99	5,699.49
Fin., ins., real est.	6,381.72	6,598.77	7,318.50	6,710.92	6,492.63	6,232.65	6,874.20	6,280.86
Services	6,188.17	5,794.30	6,355.83	6,049.63	6,275.99	6,235.66	6,024.80	6,235.28
Unknown	5,820.00 *	5,820.00 *	*****	*****	*****	*****	5,820.00 *	*****
Ownership								
For profit, incorporated	6,019.83	5,973.61	6,281.29	5,918.16	5,975.64	6,031.17	6,076.64	6,007.17
For profit, unincorporated	6,188.92	5,749.55	6,234.68	5,991.24	6,243.41	6,527.59	5,973.30	6,313.32
Nonprofit	6,180.41	5,618.86	6,762.02	6,011.80	6,376.18	6,145.15	6,048.02	6,205.77
Unknown	6,212.62	6,016.44	6,607.08 *	6,224.33	6,008.83	6,229.37	6,387.65	6,212.11
Age of firm								
Less than 5 years	5,861.02	5,637.79	6,139.86	5,395.31	5,944.03	6,224.92	5,791.79	5,918.54
5-9 years	5,826.37	5,935.37	5,938.18	5,826.97	5,795.37	5,604.10	5,861.80	5,787.96
10-19 years	6,046.74	6,051.98	6,284.09	5,839.19	5,991.97	6,204.33	6,038.89	6,052.99
20 or more years	6,030.51	5,868.95	6,496.21	6,041.92	6,109.54	5,935.93	6,188.23	5,993.63
Unknown	6,157.32	4,829.71	5,584.92	6,782.52	6,109.46	6,158.77	6,795.65	6,155.62
Multi/single status								
2 or more locations	6,081.30	6,440.73	6,504.23	6,065.24	6,100.75	6,071.80	6,285.61	6,075.35
1 location only	5,995.79	5,865.67	6,300.13	5,882.59	6,004.32	6,098.12	6,033.38	5,940.55
Percent full-time employees								
Less than 25%	5,793.96	6,594.03	6,603.97	5,433.09	6,048.20	5,503.93	6,096.28	5,685.10
25-49%	5,829.37	6,123.51	5,676.92	6,233.74	5,911.34	5,731.79	6,030.08	5,789.89
50-74%	5,764.88	5,511.79	5,962.19	5,518.04	6,055.85	5,740.24	5,638.20	5,795.61
75% or more	6,096.23	5,921.51	6,375.61	5,962.81	6,075.18	6,120.82	6,106.31	6,094.01
Union presence								
No union employees	6,025.63	5,880.60	6,340.01	5,913.87	6,032.63	6,031.39	6,063.05	6,013.83
Has union employees	6,156.52	6,019.75	6,309.63	5,995.33	6,207.51	6,159.51	6,082.17	6,162.29
Unknown	6,070.37	5,819.45	5,070.29	6,377.62	6,154.13	6,069.05	5,942.14	6,075.18
Percent low wage employees								
50% or more low wage	5,832.12	6,057.84	5,704.76	5,757.62	6,329.74	5,248.98	5,877.23	5,814.09
Less than 50% low wage	5,998.08	5,869.63	6,335.16	5,923.63	6,054.21	5,941.19	6,058.06	5,973.81
Unknown	6,161.30	6,292.22	6,268.62	6,359.00	6,123.09	6,160.16	6,384.77	6,158.43

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.

***** No estimate available. No reported values in cell.

Table I.D.1(1999) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

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	32.16	118.26	68.52	65.86	36.47	49.76	37.28	39.10
Industry group								
Agric., fish., forest.	333.17	229.99	296.14	478.58	1,138.23	1,046.72	289.30	714.41
Mining	297.43	1,319.77	2,306.63	998.03	999.52	406.01	1,611.00	282.01
Construction	83.24	218.11	264.90	163.64	214.47	285.55	99.67	112.99
Manufacturing	93.79	343.81	176.96	80.70	97.35	147.68	131.60	103.97
Transp., comm., util.	68.35	229.95	311.44	151.69	331.28	105.28	205.22	67.53
Wholesale trade	117.00	337.50	400.27	271.78	199.12	214.42	220.99	146.54
Retail trade	59.36	181.09	240.04	163.82	195.29	112.72	129.23	70.08
Fin., ins., real est.	77.04	285.00	364.91	247.42	224.40	126.12	258.37	95.92
Services	58.28	117.97	198.99	169.66	98.72	86.80	107.19	56.71
Unknown	1,840.45 *	1,840.45 *	*****	*****	*****	*****	1,840.45 *	*****
Ownership								
For profit, incorporated	26.33	123.77	85.18	61.76	50.32	38.70	52.23	32.58
For profit, unincorporated	133.56	155.01	378.77	174.68	209.35	287.34	129.52	179.72
Nonprofit	118.56	306.07	314.74	269.27	119.55	200.54	157.39	140.21
Unknown	167.46	1,554.04	2,089.34 *	1,857.77	367.12	171.90	1,652.24	169.40
Age of firm								
Less than 5 years	116.17	209.12	264.55	278.85	302.03	185.49	120.44	152.22
5-9 years	116.07	136.04	222.51	115.56	448.63	226.28	97.56	180.58
10-19 years	52.45	223.42	165.81	166.92	155.57	249.34	102.33	74.70
20 or more years	55.36	160.12	92.33	99.88	68.56	95.57	80.77	67.35
Unknown	52.94	1,192.40	1,036.18	473.84	176.57	54.75	1,286.07	52.19
Multi/single status								
2 or more locations	44.63	492.43	186.26	104.57	55.00	48.04	110.02	45.18
1 location only	55.12	118.69	76.67	63.86	142.74	341.93	38.19	121.69
Percent full-time employees								
Less than 25%	130.30	472.27	868.12	214.44	269.72	215.48	397.40	174.86
25-49%	83.23	202.79	213.68	300.75	245.89	120.14	95.46	99.14
50-74%	65.19	214.67	256.28	148.23	230.12	97.29	153.54	87.34
75% or more	36.58	135.99	69.66	72.67	39.93	57.77	47.40	44.53
Union presence								
No union employees	36.43	116.75	67.92	70.93	43.74	64.06	42.70	48.99
Has union employees	102.30	204.27	391.08	154.16	172.21	114.09	187.65	103.18
Unknown	136.98	625.46	853.34	908.28	256.08	143.09	480.48	135.55
Percent low wage employees								
50% or more low wage	177.24	321.77	334.27	286.49	380.15	195.56	234.47	220.80
Less than 50% low wage	34.22	125.94	62.49	62.87	30.62	86.30	38.54	46.84
Unknown	48.68	321.04	424.29	323.27	211.18	52.09	271.41	47.46

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.

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