

Table I.C.3.c(1997) Percent of total premiums for any-provider plans contributed by employees enrolled in single 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	15.1%	11.4%	9.3%	11.3%	13.9%	20.2%	10.7%	17.4%
Industry group **								
Agric., fish., forest.	3.4%*	--	--	--	--	--	7.3%*	2.2%*
Mining	15.2%	--	--	--	--	--	11.7%*	18.9%*
Construction	11.7%	--	--	--	--	--	10.8%	13.5%
Manufacturing	12.5%	--	--	--	--	--	11.6%	12.6%
Transp., commu., util.	8.6%	--	--	--	--	--	5.9%*	9.3%
Wholesale trade	15.9%	--	--	--	--	--	9.7%	17.9%
Retail Trade	29.1%	--	--	--	--	--	15.4%	38.4%
Fin., ins., real est.	16.5%	--	--	--	--	--	9.7%*	21.6%
Services	13.3%	--	--	--	--	--	9.9%	16.2%
Unknown	0.0%	--	--	--	--	--	0.0%	0.0%
Ownership								
For profit, incorporated	16.1%	--	--	--	--	--	11.5%	18.3%
For profit, unincorporated	14.7%	--	--	--	--	--	15.0%	14.1%
Nonprofit	11.5%	--	--	--	--	--	4.1%	15.0%
Unknown	13.0%	--	--	--	--	--	7.4%*	15.5%
Age of firm								
Less than 5 years	15.8%	--	--	--	--	--	18.1%	10.6%*
5-9 years	10.5%	--	--	--	--	--	11.7%	8.7%
10-19 years	10.5%	--	--	--	--	--	8.8%	15.9%
20 or more years	13.3%	--	--	--	--	--	8.6%	15.8%
Unknown	20.2%	--	--	--	--	--	13.4%	20.5%
Multi/single status								
2 or more locations	17.7%	--	--	--	--	--	11.8%	18.2%
1 location only	11.9%	--	--	--	--	--	10.6%	14.6%
Percent full-time employees								
Less than 25%	27.8%	--	--	--	--	--	27.5%*	28.1%
25-49 %	20.4%	--	--	--	--	--	18.3%	21.8%
50-74 %	14.5%	--	--	--	--	--	10.3%	18.8%
75% or more	14.6%	--	--	--	--	--	9.7%	16.9%
Union presence								
No union employees	15.0%	--	--	--	--	--	10.9%	17.5%
Has union employees	15.7%	--	--	--	--	--	2.5%*	17.7%
Unknown	15.0%	--	--	--	--	--	13.5%*	15.8%
Percent low wage employees **								
50% or more low wage	23.7%	--	--	--	--	--	19.8%	28.0%
Less than 50% low wage	12.8%	--	--	--	--	--	10.0%	15.1%
Unknown	19.2%	--	--	--	--	--	12.1%	19.8%

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.3.c(1997) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single 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	1.11%	1.19%	0.88%	1.14%	2.44%	2.09%	0.74%	1.28%
Industry group **								
Agric., fish., forest.	5.31%*	--	--	--	--	--	5.06%*	4.57%*
Mining	4.47%	--	--	--	--	--	6.69%*	9.67%*
Construction	1.69%	--	--	--	--	--	2.96%	2.90%
Manufacturing	1.31%	--	--	--	--	--	2.98%	1.31%
Transp., commu., util.	1.15%	--	--	--	--	--	1.91%*	1.40%
Wholesale trade	3.35%	--	--	--	--	--	2.46%	3.82%
Retail Trade	3.09%	--	--	--	--	--	2.86%	4.65%
Fin., ins., real est.	2.63%	--	--	--	--	--	3.25%*	2.83%
Services	1.74%	--	--	--	--	--	1.44%	1.83%
Unknown	0.00%	--	--	--	--	--	0.00%	0.00%
Ownership								
For profit, incorporated	0.89%	--	--	--	--	--	0.68%	1.07%
For profit, unincorporated	1.51%	--	--	--	--	--	2.17%	1.16%
Nonprofit	2.47%	--	--	--	--	--	1.06%	2.74%
Unknown	2.45%	--	--	--	--	--	7.77%*	1.76%
Age of firm								
Less than 5 years	3.75%	--	--	--	--	--	4.96%	4.22%*
5-9 years	1.65%	--	--	--	--	--	2.22%	1.94%
10-19 years	1.55%	--	--	--	--	--	1.51%	3.88%
20 or more years	1.87%	--	--	--	--	--	1.75%	2.13%
Unknown	1.54%	--	--	--	--	--	3.44%	1.56%
Multi/single status								
2 or more locations	1.01%	--	--	--	--	--	2.28%	0.97%
1 location only	1.42%	--	--	--	--	--	0.78%	2.41%
Percent full-time employees								
Less than 25%	5.78%	--	--	--	--	--	8.97%*	4.33%
25-49 %	1.87%	--	--	--	--	--	3.52%	4.27%
50-74 %	1.63%	--	--	--	--	--	2.28%	1.96%
75% or more	1.24%	--	--	--	--	--	0.88%	1.50%
Union presence								
No union employees	0.98%	--	--	--	--	--	0.77%	1.09%
Has union employees	3.53%	--	--	--	--	--	2.36%*	3.67%
Unknown	3.49%	--	--	--	--	--	7.27%*	2.79%
Percent low wage employees **								
50% or more low wage	2.94%	--	--	--	--	--	3.54%	3.97%
Less than 50% low wage	1.49%	--	--	--	--	--	0.89%	2.11%
Unknown	2.05%	--	--	--	--	--	2.94%	2.25%

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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