

Table I.D.3(1997) Percent of total premiums 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	24.5%	23.4%	27.4%	31.5%	28.7%	21.4%	27.5%	23.8%
Industry group **								
Agric., fish., forest.	27.8%	--	--	--	--	--	25.6%	30.5%
Mining	20.6%	19.0% *	10.9% *	30.5% *	7.6% *	15.5%	38.2%	11.4% *
Construction	27.3%	15.8%	32.4%	29.5%	31.9%	23.9%	24.3%	32.1%
Manufacturing	19.1%	19.9%	19.9%	29.1%	21.7%	16.5%	24.3%	18.5%
Transp., commu., util.	17.2%	17.4% *	21.9%	30.2%	24.6%	14.0%	22.5%	16.7%
Wholesale trade	23.8%	18.1%	25.1%	30.2%	26.7%	21.4%	25.5%	23.3%
Retail Trade	30.8%	28.1%	29.6%	40.1%	36.1%	28.5%	32.9%	30.4%
Fin., ins., real est.	25.3%	22.3%	23.9%	22.2%	30.2%	24.9%	22.4%	25.9%
Services	29.2%	27.6%	31.5%	33.3%	33.9%	26.0%	30.2%	28.9%
Unknown	57.4% *	57.4% *	0.0%	0.0%	0.0%	0.0%	57.4% *	0.0%
Ownership								
For profit, incorporated	23.9%	23.8%	28.1%	31.5%	27.4%	20.8%	28.7%	22.9%
For profit, unincorporated	25.1%	25.3%	24.9%	42.8%	26.2%	17.4%	26.7%	23.9%
Nonprofit	27.4%	16.8%	26.7%	29.1%	32.2%	25.7%	21.7%	28.3%
Unknown	24.9%	23.9% *	5.9% *	20.8% *	34.0%	21.9%	18.8% *	25.4%
Age of firm								
Less than 5 years	27.0%	27.4%	27.9%	30.4%	27.6%	19.4% *	28.3%	25.0%
5-9 years	28.4%	27.1%	34.7%	34.3%	22.6%	21.1%	32.9%	23.8%
10-19 years	25.5%	24.9%	28.1%	32.6%	29.9%	15.1%	27.6%	24.0%
20 or more years	25.0%	17.8%	25.4%	31.0%	29.0%	22.5%	26.0%	24.8%
Unknown	22.9%	12.0% *	16.6%	29.5%	29.1%	21.3%	21.4%	22.9%
Multi/single status								
2 or more locations	23.1%	21.9%	21.7%	32.1%	29.3%	21.1%	31.2%	22.9%
1 location only	27.9%	23.5%	28.0%	31.2%	27.5%	28.2%	27.1%	28.9%
Percent full-time employees								
Less than 25%	32.8%	15.1% *	30.7%	34.1%	31.1%	38.6%	25.4%	35.5%
25-49 %	28.5%	22.9%	35.5%	31.7%	31.3%	27.5%	29.2%	28.4%
50-74 %	25.8%	27.8%	28.0%	32.5%	30.7%	21.7%	29.1%	25.0%
75% or more	24.1%	23.0%	27.1%	31.3%	28.4%	21.0%	27.4%	23.4%
Union presence								
No union employees	27.3%	24.9%	28.6%	33.0%	31.1%	24.1%	29.0%	26.8%
Has union employees	16.9%	8.8% *	14.9% *	19.5%	19.3%	16.4%	12.1% *	17.2%
Unknown	22.0%	17.1%	33.1%	31.3%	26.3%	20.8%	28.0%	21.6%
Percent low wage employees **								
50% or more low wage	33.3%	26.3%	29.1%	38.8%	43.0%	26.4%	29.9%	34.3%
Less than 50% low wage	24.7%	23.2%	27.4%	31.1%	27.3%	20.0%	27.3%	23.7%
Unknown	23.5%	26.8%	27.2%	33.2%	32.2%	22.3%	30.0%	23.3%

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.D.3(1997) Standard error for percent of total premiums 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	0.49%	1.36%	1.65%	1.59%	0.90%	0.71%	1.16%	0.47%
Industry group **								
Agric., fish., forest.	2.97%	--	--	--	--	--	4.53%	4.23%
Mining	5.71%	6.54% *	4.26% *	13.02% *	3.02% *	4.41%	9.31%	3.72% *
Construction	1.52%	2.18%	3.42%	4.62%	5.16%	4.09%	2.85%	2.18%
Manufacturing	0.59%	5.19%	3.53%	2.26%	0.81%	0.74%	2.15%	0.65%
Transp., commu., util.	2.00%	5.39% *	6.23%	4.13%	4.99%	2.12%	4.24%	2.13%
Wholesale trade	1.70%	2.87%	3.30%	1.91%	2.88%	2.51%	1.91%	1.98%
Retail Trade	1.17%	2.71%	2.63%	1.70%	1.73%	1.35%	1.88%	1.27%
Fin., ins., real est.	1.36%	3.15%	2.90%	3.44%	4.08%	1.99%	2.40%	1.86%
Services	0.96%	1.55%	1.73%	1.34%	2.07%	1.89%	0.69%	1.12%
Unknown	17.25% *	17.25% *	0.00%	0.00%	0.00%	0.00%	17.25% *	0.00%
Ownership								
For profit, incorporated	0.37%	1.55%	1.85%	1.44%	0.82%	0.53%	1.35%	0.37%
For profit, unincorporated	2.08%	3.75%	3.64%	3.96%	2.40%	3.21%	3.07%	2.57%
Nonprofit	2.13%	3.75%	3.40%	2.57%	2.41%	3.73%	2.23%	2.45%
Unknown	2.86%	10.23% *	6.44% *	8.87% *	4.45%	3.33%	6.09% *	2.87%
Age of firm								
Less than 5 years	2.04%	2.18%	3.04%	1.99%	3.22%	6.73% *	1.53%	3.03%
5-9 years	1.66%	2.87%	2.59%	2.13%	4.10%	3.69%	1.64%	2.86%
10-19 years	0.91%	1.81%	2.71%	2.44%	3.12%	2.38%	1.46%	2.11%
20 or more years	1.13%	1.53%	2.14%	2.52%	1.53%	1.35%	2.05%	1.12%
Unknown	0.67%	8.57% *	2.89%	1.96%	2.55%	0.65%	2.36%	0.73%
Multi/single status								
2 or more locations	0.52%	3.49%	2.03%	2.93%	1.74%	0.49%	2.56%	0.51%
1 location only	1.14%	1.44%	1.85%	1.37%	1.66%	5.48%	1.05%	1.36%
Percent full-time employees								
Less than 25%	2.81%	5.90% *	7.83%	7.46%	4.34%	3.97%	4.57%	2.67%
25-49 %	1.74%	3.88%	5.60%	4.92%	4.17%	2.19%	3.42%	2.02%
50-74 %	1.17%	3.33%	2.47%	4.02%	2.64%	2.34%	1.65%	1.34%
75% or more	0.53%	1.39%	1.88%	1.68%	1.04%	0.75%	1.32%	0.51%
Union presence								
No union employees	0.69%	1.54%	1.54%	1.52%	1.34%	0.95%	1.25%	0.83%
Has union employees	0.96%	3.83% *	7.24% *	4.20%	2.53%	0.84%	4.88% *	0.94%
Unknown	1.28%	3.81%	6.86%	6.49%	2.58%	1.51%	3.07%	1.32%
Percent low wage employees **								
50% or more low wage	2.52%	4.08%	5.12%	3.69%	4.08%	2.49%	2.24%	2.90%
Less than 50% low wage	0.53%	1.31%	1.85%	1.67%	1.14%	0.96%	1.20%	0.51%
Unknown	0.88%	4.87%	5.01%	3.33%	2.87%	0.78%	1.52%	0.91%

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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