

Table I.D.3.c(1997) Percent of total premiums for any-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	21.4%	22.9%	19.3%	24.3%	19.9%	21.5%	22.0%	21.2%
Industry group **								
Agric., fish., forest.	38.8%	--	--	--	--	--	40.2%	31.9%
Mining	15.1%*	--	--	--	--	--	12.3%*	22.5%*
Construction	15.0%	--	--	--	--	--	13.6%	18.5%
Manufacturing	14.2%	--	--	--	--	--	12.3%*	14.4%
Transp., commu., util.	12.7%	--	--	--	--	--	15.0%*	12.3%
Wholesale trade	22.1%	--	--	--	--	--	21.4%	22.3%
Retail Trade	32.3%	--	--	--	--	--	37.1%	30.9%
Fin., ins., real est.	23.6%	--	--	--	--	--	14.6%	27.4%
Services	29.2%	--	--	--	--	--	27.0%	30.2%
Unknown	86.5%	--	--	--	--	--	86.5%	0.0%
Ownership								
For profit, incorporated	20.3%	--	--	--	--	--	21.8%	19.8%
For profit, unincorporated	26.1%	--	--	--	--	--	32.8%	19.5%
Nonprofit	29.6%	--	--	--	--	--	17.7%	33.5%
Unknown	16.6%	--	--	--	--	--	12.1%*	17.8%
Age of firm								
Less than 5 years	26.6%	--	--	--	--	--	27.6%	24.8%*
5-9 years	24.9%	--	--	--	--	--	34.6%	11.7%*
10-19 years	20.2%	--	--	--	--	--	17.0%	27.1%
20 or more years	23.0%	--	--	--	--	--	19.9%	24.0%
Unknown	19.0%	--	--	--	--	--	16.6%	19.0%
Multi/single status								
2 or more locations	19.4%	--	--	--	--	--	17.3%	19.5%
1 location only	25.7%	--	--	--	--	--	22.7%	30.7%
Percent full-time employees								
Less than 25%	38.6%	--	--	--	--	--	24.7%*	50.4%
25-49 %	29.0%	--	--	--	--	--	28.4%	29.3%
50-74 %	26.6%	--	--	--	--	--	25.8%	26.9%
75% or more	20.6%	--	--	--	--	--	21.3%	20.4%
Union presence								
No union employees	25.0%	--	--	--	--	--	23.9%	25.4%
Has union employees	13.4%	--	--	--	--	--	6.6%*	14.1%
Unknown	18.0%	--	--	--	--	--	22.7%*	17.3%
Percent low wage employees **								
50% or more low wage	29.9%	--	--	--	--	--	29.8%	29.9%
Less than 50% low wage	21.1%	--	--	--	--	--	21.2%	21.0%
Unknown	21.4%	--	--	--	--	--	32.7%	21.1%

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.c(1997) Standard error for percent of total premiums for any-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	1.24%	3.28%	2.55%	2.89%	3.35%	1.60%	2.23%	1.26%
Industry group **								
Agric., fish., forest.	7.22%	--	--	--	--	--	10.09%	8.79%
Mining	4.71%*	--	--	--	--	--	6.64%*	9.86%*
Construction	3.11%	--	--	--	--	--	3.13%	3.84%
Manufacturing	1.46%	--	--	--	--	--	4.34%*	1.43%
Transp., commu., util.	2.16%	--	--	--	--	--	4.57%*	2.18%
Wholesale trade	3.10%	--	--	--	--	--	5.98%	3.65%
Retail Trade	1.42%	--	--	--	--	--	3.99%	1.09%
Fin., ins., real est.	3.18%	--	--	--	--	--	2.36%	3.49%
Services	2.28%	--	--	--	--	--	1.82%	2.98%
Unknown	25.86%	--	--	--	--	--	25.86%	0.00%
Ownership								
For profit, incorporated	1.42%	--	--	--	--	--	2.69%	1.45%
For profit, unincorporated	2.29%	--	--	--	--	--	3.00%	3.74%
Nonprofit	3.83%	--	--	--	--	--	3.45%	4.45%
Unknown	1.59%	--	--	--	--	--	10.09%*	1.29%
Age of firm								
Less than 5 years	4.53%	--	--	--	--	--	3.87%	8.30%*
5-9 years	4.57%	--	--	--	--	--	4.23%	7.48%*
10-19 years	2.91%	--	--	--	--	--	3.43%	5.74%
20 or more years	2.17%	--	--	--	--	--	1.99%	2.46%
Unknown	1.83%	--	--	--	--	--	4.13%	1.91%
Multi/single status								
2 or more locations	1.28%	--	--	--	--	--	3.25%	1.29%
1 location only	2.26%	--	--	--	--	--	2.37%	3.08%
Percent full-time employees								
Less than 25%	7.38%	--	--	--	--	--	9.63%*	6.61%
25-49 %	2.43%	--	--	--	--	--	6.55%	2.26%
50-74 %	2.99%	--	--	--	--	--	4.13%	3.71%
75% or more	1.39%	--	--	--	--	--	2.62%	1.35%
Union presence								
No union employees	1.34%	--	--	--	--	--	2.30%	1.51%
Has union employees	1.13%	--	--	--	--	--	4.62%*	1.44%
Unknown	1.82%	--	--	--	--	--	7.55%*	2.09%
Percent low wage employees **								
50% or more low wage	3.08%	--	--	--	--	--	3.85%	5.05%
Less than 50% low wage	1.44%	--	--	--	--	--	2.30%	1.39%
Unknown	1.82%	--	--	--	--	--	5.10%	1.78%

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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