

Table I.D.2.c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	1,190.02	1,271.63	1,199.36	1,867.72	1,431.54	1,048.57	1,438.94	1,135.31
<b>Industry group</b>								
Agric., fish., forest.	833.25						911.06	661.67 *
Mining	573.41						63.71 *	596.06
Construction	1,032.69						1,002.11 *	1,108.28
Manufacturing	906.06						1,370.75	879.32
Transp., comm., util.	980.68						1,123.64 *	971.78
Wholesale trade	1,201.94						1,366.55 *	1,172.47
Retail trade	1,401.22						1,581.07	1,345.57
Fin., ins., real est.	1,446.75						1,100.73	1,500.33
Services	1,746.42						1,731.17	1,755.27
				These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				
<b>Ownership</b>								
For profit, incorporated	1,145.92						1,446.44	1,094.95
For profit, unincorporated	1,330.04						1,274.97	1,377.67
Nonprofit	1,527.71						1,522.67	1,531.18
Unknown	1,239.80						*****	1,239.80
<b>Age of firm</b>								
Less than 5 years	991.23						962.77 *	1,029.29
5-9 years	1,316.53						1,228.27	1,395.57
10-19 years	1,338.91						1,249.94	1,455.72
20 or more years	1,158.22						1,636.61	1,035.90
Unknown	1,207.63						1,451.43 *	1,206.33
<b>Multi/single status</b>								
2 or more locations	1,140.95						2,816.61	1,099.67
1 location only	1,376.16						1,276.30	1,715.21
<b>Percent full-time employees</b>								
Less than 25%	817.93						717.40 *	884.56
25-49%	1,543.73						1,421.79	1,562.36
50-74%	1,391.42						1,252.89	1,444.88
75% or more	1,155.60						1,472.89	1,088.65
<b>Union presence</b>								
No union employees	1,423.03						1,592.06	1,357.88
Has union employees	810.45						355.35 *	846.15
Unknown	1,089.05						1,448.93	1,076.55
<b>Percent low wage employees</b>								
50% or more low wage	1,381.04						1,515.02	1,280.38
Less than 50% low wage	1,246.10						1,414.21	1,168.57
Unknown	1,116.76						2,019.96	1,104.95

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

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	47.48	158.79	174.41	364.94	106.12	51.27	153.09	38.72
<b>Industry group</b>								
Agric., fish., forest.	231.29						256.76	205.35 *
Mining	133.76						146.30 *	137.95
Construction	258.22						351.88 *	256.05
Manufacturing	65.69						197.25	63.91
Transp., comm., util.	126.10						353.03 *	129.05
Wholesale trade	145.04						417.33 *	109.26
Retail trade	106.28						177.24	92.26
Fin., ins., real est.	83.19						282.42	91.09
Services	173.05						374.05	128.45
<b>Ownership</b>								
For profit, incorporated	40.84						155.10	40.06
For profit, unincorporated	181.88						233.82	199.53
Nonprofit	170.00						339.69	128.00
Unknown	192.00						****	192.00
<b>Age of firm</b>								
Less than 5 years	223.89						292.64 *	200.74
5-9 years	169.77						181.67	278.59
10-19 years	91.59						183.47	137.12
20 or more years	104.50						259.67	65.59
Unknown	61.21						574.42 *	63.35
<b>Multi/single status</b>								
2 or more locations	51.70						656.55	41.28
1 location only	103.88						114.34	153.08
<b>Percent full-time employees</b>								
Less than 25%	205.61						322.82 *	202.10
25-49%	109.94						323.74	119.39
50-74%	112.31						230.63	98.55
75% or more	59.40						191.32	43.99
<b>Union presence</b>								
No union employees	69.40						178.80	55.48
Has union employees	48.52						145.11 *	44.76
Unknown	134.56						415.83	154.27
<b>Percent low wage employees</b>								
50% or more low wage	166.38						325.64	161.61
Less than 50% low wage	91.04						171.18	55.46
Unknown	64.13						453.14	68.75

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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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