

Table I.C.2.a(1999) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage 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	413.96	390.58	442.51	393.09	344.01	455.98	395.26	421.93
<b>Industry group</b>								
Agric., fish., forest.	364.47 *	256.01 *	233.82 *	772.24	49.94 *	291.11	198.65 *	467.94 *
Mining	537.54	*****	1,296.00 *	*****	955.90 *	497.03	1,296.00 *	467.12
Construction	390.32	414.21	369.46	536.40	151.88 *	273.75	395.42	374.91
Manufacturing	387.28	267.11 *	331.69	357.77	313.42	479.43	323.94	405.53
Transp., commu., util.	335.57	239.06 *	421.18	614.70	441.43	273.40	381.63	320.82
Wholesale trade	318.56	248.63	539.64	193.35 *	385.04	314.00	310.23	325.09
Retail trade	653.56	833.13	762.09	559.43	534.11	655.85	736.28	613.93
Fin., ins., real est.	453.40	405.98	432.15 *	233.79	358.41	514.14	351.35	482.98
Services	358.21	283.56	367.31	348.24	325.42	401.94	316.49	374.33
<b>Ownership</b>								
For profit, incorporated	427.65	351.19	471.86	401.13	377.19	466.48	395.72	441.20
For profit, unincorporated	456.63	532.16	326.42 *	603.89	233.58	522.48	460.35	450.71
Nonprofit	323.96	276.03	399.35	272.95	282.10	372.81	306.09	328.54
Unknown	531.62	1,312.00 *	*****	*****	491.81	535.74	329.05 *	531.94
<b>Age of firm</b>								
Less than 5 years	485.37	436.19	672.78	529.69	349.33 *	515.43	534.90	436.35
5-9 years	364.37	436.54	493.61	314.35	308.49	230.25	423.30	291.37
10-19 years	407.65	501.26	376.09	412.23	300.39	437.94	417.82	393.66
20 or more years	371.21	259.20	439.89	382.48	345.92	397.12	332.70	385.30
Unknown	506.62	515.92	310.14 *	261.92 *	436.03	515.49	384.89 *	507.33
<b>Multi/single status</b>								
2 or more locations	434.10	578.75	375.74	409.06	353.81	461.14	418.98	434.85
1 location only	386.30	383.06	448.59	387.67	328.98	281.87 *	392.87	374.40
<b>Percent full-time employees</b>								
Less than 25%	571.14	503.22 *	650.51 *	602.63	585.61	502.49	468.43	646.02
25-49%	539.10	115.62 *	384.03	670.69	483.58	672.01	403.58	599.14
50-74%	415.82	298.46	607.90	431.11	372.23	419.94	429.66	410.28
75% or more	405.68	417.35	419.65	366.88	328.81	450.81	389.11	412.73
<b>Union presence</b>								
No union employees	425.45	398.16	449.66	402.57	341.01	496.11	400.87	439.43
Has union employees	337.49	179.08 *	184.33 *	175.63 *	380.73	347.51	209.64 *	343.94
Unknown	446.02	178.70 *	431.68	700.65	246.27 *	469.10	322.08	455.50
<b>Percent low wage employees</b>								
50% or more low wage	520.71	344.65	762.88	578.93	433.98	579.57	567.32	489.24
Less than 50% low wage	384.15	398.95	432.15	382.51	330.54	401.77	391.79	379.26
Unknown	486.63	199.66 *	395.08 *	415.93	425.71	499.23	274.48	492.99

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.C.2.a(1999) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage 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	13.83	62.94	46.92	19.15	22.87	20.15	39.10	15.48
<b>Industry group</b>								
Agric., fish., forest.	140.20 *	151.41 *	270.13 *	228.71	17.92 *	81.95	177.25 *	174.69 *
Mining	117.95	*****	409.83 *	*****	302.28 *	107.07	409.83 *	100.48
Construction	43.00	63.66	43.27	119.84	166.89 *	57.38	37.90	100.55
Manufacturing	29.82	191.38 *	70.13	69.87	31.47	50.23	55.01	35.46
Transp., commu., util.	49.55	99.58 *	98.14	170.02	106.07	35.70	106.80	34.38
Wholesale trade	55.35	60.76	144.90	76.46 *	88.01	45.57	82.72	48.40
Retail trade	41.89	166.61	95.39	55.20	66.09	51.94	102.82	29.11
Fin., ins., real est.	28.90	109.92	172.21 *	55.54	52.28	31.70	70.23	29.55
Services	24.60	45.82	69.70	31.84	44.34	36.83	23.81	32.64
<b>Ownership</b>								
For profit, incorporated	12.16	37.73	51.45	17.44	31.29	16.47	36.29	13.77
For profit, unincorporated	100.87	155.30	107.42 *	84.96	61.38	63.40	125.77	50.67
Nonprofit	23.14	47.50	109.85	63.65	25.80	50.89	43.03	29.80
Unknown	53.22	414.89 *	*****	*****	141.33	52.76	146.84 *	52.78
<b>Age of firm</b>								
Less than 5 years	56.23	65.08	183.50	48.44	132.82 *	79.58	80.87	77.53
5-9 years	42.71	66.20	64.68	50.03	83.27	68.40	41.19	79.59
10-19 years	54.48	129.65	61.21	32.06	37.29	49.26	75.39	27.55
20 or more years	13.72	44.66	53.29	25.92	30.85	29.04	22.55	22.54
Unknown	26.43	154.50	93.64 *	145.65 *	60.23	29.08	120.06 *	26.52
<b>Multi/single status</b>								
2 or more locations	21.30	127.18	56.19	81.24	30.09	20.70	68.45	19.81
1 location only	22.52	63.39	53.31	26.34	28.06	95.27 *	40.05	23.47
<b>Percent full-time employees</b>								
Less than 25%	103.30	286.78 *	240.29 *	175.33	141.34	71.70	125.93	97.05
25-49%	40.79	122.21 *	95.69	173.73	49.31	54.16	88.28	39.81
50-74%	30.71	67.60	121.58	35.42	62.91	40.07	69.36	20.88
75% or more	16.19	78.04	47.45	23.64	24.72	23.14	47.10	15.06
<b>Union presence</b>								
No union employees	13.63	63.95	49.06	24.16	26.29	28.00	40.78	21.21
Has union employees	21.89	141.59 *	68.57 *	69.66 *	60.52	30.34	84.34 *	22.28
Unknown	39.04	60.55 *	104.62	131.59	75.15 *	37.59	77.10	39.32
<b>Percent low wage employees</b>								
50% or more low wage	64.87	99.87	154.64	109.90	71.57	42.61	71.02	70.14
Less than 50% low wage	15.06	63.32	45.80	19.50	28.60	25.94	40.63	19.38
Unknown	22.35	92.34 *	164.62 *	96.67	68.37	26.52	53.52	23.32

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](#).

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