

Table I. D. 2(1999) Average total employee contribution (in dollars) per enrolled employee for family 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	1,438.44	1,356.92	1,888.76	1,819.09	1,607.91	1,272.21	1,656.36	1,389.96
Industry group								
Agric., fish., forest.	1,428.92	710.16	1,663.10	950.21 *	2,472.56	1,271.25	936.02	1,827.60
Mining	915.85	128.95 *	4,104.74	570.20 *	642.53 *	904.67 *	2,540.94	789.02
Construction	1,614.05	1,094.62	2,069.03	1,661.42	1,554.14	1,887.06	1,591.91	1,652.85
Manufacturing	1,127.90	1,334.46	1,517.62	1,454.38	1,296.99	998.08	1,515.88	1,092.34
Transp., commu., util.	1,013.99	1,115.90	1,480.37	1,933.61	1,676.37	808.81	1,440.94	970.16
Wholesale trade	1,489.04	1,294.47	1,396.16	1,872.88	1,437.36	1,434.62	1,477.14	1,492.37
Retail trade	1,752.97	1,560.95	2,140.75	2,417.13	2,115.16	1,522.42	2,038.18	1,692.50
Fin., ins., real est.	1,666.66	2,145.34	2,217.86	2,112.46	1,962.49	1,454.05	2,217.08	1,553.94
Services	1,630.27	1,278.89	2,012.58	1,876.39	1,741.68	1,546.07	1,595.56	1,640.28
Unknown	2,624.00 *	2,624.00 *	*****	*****	*****	*****	2,624.00 *	*****
Ownership								
For profit, incorporated	1,386.77	1,424.55	1,952.65	1,790.51	1,578.42	1,182.78	1,714.51	1,313.75
For profit, unincorporated	1,662.06	1,444.73	1,616.67	2,241.90	1,470.26	1,821.43	1,538.03	1,733.62
Nonprofit	1,550.85	834.76	1,625.08	1,836.45	1,817.37	1,446.73	1,373.54	1,584.82
Unknown	1,739.58	3,142.10	957.74 *	1,930.61 *	1,432.20	1,765.51	1,769.27 *	1,739.49
Age of firm								
Less than 5 years	1,622.90	1,617.24	1,865.96	1,875.81	1,300.98	1,581.41	1,758.18	1,510.50
5-9 years	1,682.87	1,308.51	2,195.82	2,212.89	1,442.10	1,190.31	1,836.85	1,515.92
10-19 years	1,722.28	1,460.80	2,106.76	2,008.23	1,854.63	1,173.47	1,810.78	1,651.89
20 or more years	1,412.24	1,185.89	1,682.48	1,660.01	1,588.11	1,222.86	1,486.29	1,394.92
Unknown	1,321.49	2,775.88	2,302.46	1,587.95	1,631.59	1,303.64	2,099.54	1,319.41
Multi/single status								
2 or more locations	1,352.96	1,916.22	2,144.22	1,765.93	1,566.36	1,272.25	1,802.17	1,339.87
1 location only	1,668.25	1,334.46	1,859.12	1,839.58	1,692.60	1,270.21	1,637.71	1,713.12
Percent full-time employees								
Less than 25%	1,580.63	877.41 *	1,576.60	1,618.20	1,848.63	1,622.52	1,130.99	1,742.54
25-49%	1,777.89	1,139.16	1,408.18	2,318.49	2,012.48	1,732.68	1,560.34	1,820.69
50-74%	1,644.50	1,304.25	1,911.36	1,983.51	2,030.40	1,504.49	1,574.19	1,661.56
75% or more	1,406.16	1,380.00	1,905.71	1,795.71	1,555.14	1,230.81	1,675.08	1,346.95
Union presence								
No union employees	1,603.56	1,430.84	1,911.11	1,908.64	1,743.54	1,429.19	1,724.93	1,565.29
Has union employees	921.97	509.42 *	1,495.45 *	1,220.27	1,044.17	865.57	1,059.45	911.31
Unknown	1,407.54	819.56	2,409.73	1,547.76	1,522.45	1,398.39	1,125.51	1,418.12
Percent low wage employees								
50% or more low wage	1,786.39	991.88	2,178.49	2,088.13	2,003.91	1,665.51	1,454.36	1,919.12
Less than 50% low wage	1,509.51	1,375.93	1,868.24	1,822.36	1,597.66	1,225.07	1,665.57	1,446.37
Unknown	1,312.73	1,199.67	2,673.76	1,505.04	1,578.96	1,294.38	1,533.71	1,309.89

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. D. 2(1999) Standard error for average total employee contribution (in dollars) per enrolled employee for family 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	31. 33	72. 12	77. 73	54. 82	41. 64	44. 76	41. 54	37. 10
Industry group								
Agric., fish., forest.	212. 80	105. 73	406. 88	441. 84 *	526. 40	380. 30	152. 15	317. 55
Mining	189. 37	211. 73 *	1, 140. 18	316. 23 *	194. 08 *	275. 56 *	755. 92	181. 08
Construction	86. 55	126. 19	218. 15	113. 49	349. 95	188. 60	117. 14	178. 95
Manufacturing	39. 47	270. 18	248. 28	67. 81	51. 74	50. 06	74. 12	39. 71
Transp., commu., util.	58. 19	220. 06	189. 56	253. 16	479. 88	64. 17	98. 18	65. 20
Wholesale trade	127. 68	280. 79	211. 51	237. 86	74. 68	210. 51	98. 02	158. 57
Retail trade	49. 39	180. 52	177. 62	110. 82	131. 72	58. 93	82. 23	64. 27
Fin., ins., real est.	62. 44	276. 14	493. 68	319. 95	162. 39	67. 12	209. 54	73. 01
Services	64. 18	55. 23	149. 61	142. 14	97. 38	80. 47	72. 72	70. 51
Unknown	829. 78 *	829. 78 *	*****	*****	*****	*****	829. 78 *	*****
Ownership								
For profit, incorporated	25. 43	100. 13	75. 17	47. 62	38. 32	39. 56	42. 77	32. 07
For profit, unincorporated	121. 83	85. 25	250. 56	217. 77	259. 92	134. 53	65. 75	190. 71
Nonprofit	82. 27	119. 00	293. 31	204. 93	85. 65	118. 63	155. 41	78. 98
Unknown	171. 72	919. 16	302. 86 *	582. 75 *	156. 10	179. 81	562. 08 *	171. 83
Age of firm								
Less than 5 years	97. 14	77. 98	108. 80	86. 68	271. 53	252. 09	53. 58	184. 26
5-9 years	96. 15	92. 09	279. 83	160. 43	223. 71	167. 02	132. 49	136. 86
10-19 years	74. 53	205. 32	112. 36	112. 97	164. 82	144. 48	91. 93	81. 70
20 or more years	24. 83	86. 13	104. 84	56. 01	58. 79	41. 83	46. 70	31. 10
Unknown	56. 59	732. 06	491. 54	260. 47	97. 67	57. 39	319. 87	56. 61
Multi/single status								
2 or more locations	41. 25	163. 24	263. 77	95. 81	47. 46	44. 01	181. 10	39. 71
1 location only	36. 47	75. 89	82. 83	40. 44	88. 83	220. 25	49. 01	61. 60
Percent full-time employees								
Less than 25%	129. 42	298. 02 *	421. 25	259. 84	175. 39	179. 87	197. 52	125. 74
25-49%	85. 27	319. 62	183. 94	247. 14	207. 94	80. 89	173. 98	87. 29
50-74%	51. 05	72. 97	188. 87	157. 51	113. 51	100. 61	58. 65	64. 27
75% or more	30. 92	94. 59	95. 59	60. 34	47. 44	46. 63	52. 33	37. 06
Union presence								
No union employees	25. 97	70. 99	75. 82	49. 67	39. 31	46. 16	33. 97	34. 33
Has union employees	53. 55	207. 06 *	473. 61 *	203. 02	91. 59	40. 70	251. 94	44. 93
Unknown	87. 80	209. 89	481. 41	370. 06	184. 23	106. 72	145. 19	95. 47
Percent low wage employees								
50% or more low wage	130. 50	206. 60	276. 00	220. 33	233. 05	163. 63	136. 44	137. 77
Less than 50% low wage	24. 99	76. 01	78. 09	62. 59	35. 37	44. 15	39. 19	31. 57
Unknown	46. 37	355. 92	417. 12	325. 88	101. 30	45. 53	257. 59	46. 68

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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