

**Table I.C.2(1997) Average total employee contribution (in dollars) per enrolled employee for single 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	320	262	285	305	333	340	284	333
Industry group **								
Agric., fish., forest.	157	--	--	--	--	--	168	149*
Mining	589*	119*	24*	1,382	29*	441	898*	386
Construction	302	259	258	314	402	291*	275	343
Manufacturing	270	161*	258	248	318	260	252	274
Transp., commu., util.	242	258*	302	423	356	166	294	231
Wholesale trade	314	173*	317	279	355	342	238	349
Retail Trade	440	341	339	410	385	505	371	464
Fin., ins., real est.	352	206	182*	198	431	405	204	396
Services	312	300	288	296	309	332	289	323
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	328	264	284	307	339	354	289	342
For profit, unincorporated	299	264	282	439	323	250	292	307
Nonprofit	274	221	300	259	286	272	238	282
Unknown	378	309*	194*	120*	432	378	246*	389
Age of firm								
Less than 5 years	360	376	383	381	310	282	375	331
5-9 years	302	305	322	301	300	251	304	299
10-19 years	266	212	250	289	293	280	253	279
20 or more years	301	195	241	295	316	325	250	317
Unknown	361	93*	318	316	388	359	262	364
Multi/single status								
2 or more locations	344	273	289	329	361	342	323	345
1 location only	286	261	285	297	293	314	280	295
Percent full-time employees								
Less than 25%	390	427*	416	375	397	369	427	372
25-49 %	395	298	310	479	332	413	389	396
50-74 %	321	290	276	362	307	338	291	335
75% or more	315	250	283	289	335	335	275	329
Union presence								
No union employees	330	264	281	307	340	374	284	352
Has union employees	252	63*	154*	278	218	266	182	258
Unknown	332	310	485	324	440	295	353	328
Percent low wage employees **								
50% or more low wage	382	258	319	466	382	384	348	393
Less than 50% low wage	299	264	279	292	308	322	278	310
Unknown	360	227	345	342	447	352	317	362

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.C.2(1997) Standard error for average total employee contribution (in dollars) per enrolled employee for single 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	9.91	17.69	23.32	13.13	18.71	15.70	13.09	11.33
Industry group **								
Agric., fish., forest.	45.88	--	--	--	--	--	43.53	50.47 *
Mining	177.49 *	74.81 *	98.98 *	374.62	32.42 *	102.15	275.54 *	80.49
Construction	30.08	55.06	40.26	29.53	88.16	99.23 *	31.48	62.35
Manufacturing	13.66	55.23 *	31.72	23.28	49.56	13.02	23.91	15.80
Transp., commu., util.	16.05	80.22 *	67.92	90.76	55.15	21.04	56.88	22.16
Wholesale trade	33.66	62.01 *	65.62	39.12	77.36	52.22	34.70	39.86
Retail Trade	25.23	33.85	22.04	21.99	46.66	51.97	18.25	35.10
Fin., ins., real est.	23.28	41.68	54.69 *	40.66	58.64	21.68	34.18	25.22
Services	15.72	31.56	38.52	19.75	17.45	24.51	18.23	16.01
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	9.02	18.77	16.43	14.99	20.25	12.54	12.94	9.97
For profit, unincorporated	14.95	31.01	32.45	41.92	45.29	53.26	21.74	23.86
Nonprofit	24.35	46.45	78.53	15.38	23.10	39.98	26.16	25.79
Unknown	27.69	168.73 *	91.98 *	43.10 *	52.99	33.34	156.02 *	29.64
Age of firm								
Less than 5 years	24.47	33.76	47.61	78.19	32.89	72.70	25.68	36.18
5-9 years	19.68	45.90	45.04	38.11	53.50	47.44	25.03	34.96
10-19 years	11.12	16.35	32.22	33.28	38.02	29.95	15.56	20.24
20 or more years	17.48	17.94	25.35	20.89	21.98	25.74	21.10	18.10
Unknown	14.33	147.52 *	53.12	21.39	36.37	18.70	42.18	16.53
Multi/single status								
2 or more locations	11.24	58.03	17.87	19.95	24.61	13.00	20.95	11.53
1 location only	14.79	17.79	24.72	11.75	29.94	70.92	13.63	21.90
Percent full-time employees								
Less than 25%	43.70	214.89 *	99.25	74.60	85.45	62.39	126.15	37.03
25-49 %	15.52	45.37	62.70	44.87	60.09	19.45	48.01	11.63
50-74 %	19.08	32.65	30.18	57.04	28.53	40.40	10.06	27.60
75% or more	11.05	18.07	27.89	14.29	20.92	17.99	14.61	12.38
Union presence								
No union employees	9.78	19.65	16.41	14.75	20.27	17.49	13.30	12.38
Has union employees	21.86	24.16 *	76.69 *	37.48	34.58	39.08	34.51	26.13
Unknown	26.85	80.97	112.13	55.80	55.19	27.28	62.45	24.63
Percent low wage employees **								
50% or more low wage	15.67	52.05	74.14	54.27	33.81	47.35	31.10	24.35
Less than 50% low wage	10.92	20.27	16.75	12.32	19.72	26.22	13.18	12.09
Unknown	20.88	65.78	88.38	38.13	58.20	16.20	65.20	20.46

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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