

Table I.C.2.a(1997) 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, 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	315	303	329	354	288	313	330	310
Industry group **								
Agric., fish., forest.	414*	--	--	--	--	--	453*	370
Mining	672*	0	0	840*	0	660*	968*	555*
Construction	331*	278*	294	437*	137*	359	307	380*
Manufacturing	261	164*	239	233	292	267	246	264
Transp., commu., util.	226	297*	483	487	380	139	412	187
Wholesale trade	307	184*	284	417	292	295	278	321
Retail Trade	388	312	437	346	319	437	389	387
Fin., ins., real est.	366	209	103*	214*	365*	412	182	398
Services	313	370	345	396	265	291	363	296
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	327	311	323	339	301	336	331	326
For profit, unincorporated	297	265	385	578	266	179*	345	256
Nonprofit	254	346*	309	364	229	221	301	247
Unknown	385	369*	1,260*	207	509	366	305*	392
Age of firm								
Less than 5 years	397	385	496	418*	304	438	404	383
5-9 years	345	402	338	438	302	193*	364	327
10-19 years	275	210	288	337	240	259	299	254
20 or more years	302	213	271	307	292	320	278	308
Unknown	317	314*	343*	405	299	315	363	316
Multi/single status								
2 or more locations	316	318*	274*	360	292	318	320	316
1 location only	313	302	333	352	284	161*	331	290
Percent full-time employees								
Less than 25%	348	318*	358	376	398	249*	356*	342
25-49 %	357	182*	261*	450*	458	334	337	363
50-74 %	302	362	332	396	239	273	356	282
75% or more	314	292	332	341	287	317	324	310
Union presence								
No union employees	331	317	334	338	295	351	337	328
Has union employees	237	34*	59*	589*	202	231	164*	243
Unknown	296	171*	565*	444	315	271	321*	293
Percent low wage employees **								
50% or more low wage	417	259*	391*	452	411	463	346	440
Less than 50% low wage	308	309	325	343	269	310	329	298
Unknown	313	233*	346	395	318	309	325	312

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.a(1997) 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, 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	12.54	37.96	21.96	32.62	20.82	12.08	19.68	12.82
Industry group **								
Agric., fish., forest.	133.10 *	--	--	--	--	--	186.34 *	102.25
Mining	245.11 *	0.00	0.00	269.86 *	0.00	244.54 *	308.07 *	228.37 *
Construction	109.02 *	97.41 *	85.58	267.24 *	134.77 *	89.33	64.15	355.49 *
Manufacturing	13.08	56.65 *	58.66	53.99	27.51	15.12	63.52	10.74
Transp., commu., util.	21.93	143.82 *	144.30	120.51	81.37	24.05	104.40	29.00
Wholesale trade	38.30	103.72 *	77.07	94.34	43.58	38.83	66.17	35.91
Retail Trade	17.12	69.56	56.71	39.04	51.50	38.42	17.89	19.73
Fin., ins., real est.	27.77	49.79	47.91 *	94.20 *	117.36 *	38.80	34.36	35.47
Services	22.94	60.98	45.24	49.20	22.85	24.24	29.34	20.64
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	9.96	47.74	21.91	25.69	28.29	12.37	19.10	9.76
For profit, unincorporated	39.16	51.70	78.02	131.63	67.06	74.77 *	47.35	64.67
Nonprofit	22.21	108.26 *	74.48	33.64	37.60	28.69	49.80	23.67
Unknown	42.30	371.78 *	398.45 *	54.41	120.27	56.28	210.04 *	49.83
Age of firm								
Less than 5 years	27.88	69.24	75.82	128.24 *	62.90	93.94	32.25	94.11
5-9 years	34.58	87.99	49.11	54.93	65.40	73.73 *	45.48	45.31
10-19 years	24.75	52.65	56.93	56.17	45.94	34.83	36.06	25.00
20 or more years	21.21	45.61	39.74	41.73	37.11	21.41	34.25	22.89
Unknown	18.43	218.83 *	102.96 *	67.76	28.65	19.63	57.99	19.45
Multi/single status								
2 or more locations	13.42	151.34 *	97.08 *	25.58	20.52	14.28	38.46	13.82
1 location only	22.48	37.93	24.34	38.21	43.18	58.32 *	22.59	31.91
Percent full-time employees								
Less than 25%	50.74	160.57 *	100.55	98.66	85.08	129.60 *	137.17 *	50.35
25-49 %	25.73	134.50 *	97.54 *	150.56 *	87.88	38.14	82.28	24.14
50-74 %	22.38	68.85	61.08	57.70	33.94	65.52	29.36	29.70
75% or more	13.14	38.11	28.58	40.43	23.24	13.31	22.58	12.39
Union presence								
No union employees	13.89	37.96	19.42	29.94	30.49	16.84	20.38	14.53
Has union employees	15.17	21.53 *	564.95 *	257.47 *	54.16	19.89	122.40 *	14.93
Unknown	34.91	57.47 *	171.85 *	118.91	62.39	29.24	124.96 *	33.48
Percent low wage employees **								
50% or more low wage	25.67	93.02 *	128.80 *	90.56	48.96	58.24	92.72	39.04
Less than 50% low wage	16.40	41.98	24.33	35.28	22.83	20.54	24.18	17.97
Unknown	19.92	151.65 *	94.61	95.31	48.59	19.05	90.78	20.57

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.

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