

Table I.C.2.c(1997) Average total employee contribution (in dollars) for any-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	335	298	215	253	285	434	261	370
Industry group **								
Agric., fish., forest.	74 *	--	--	--	--	--	140 *	50 *
Mining	270	--	--	--	--	--	263 *	275
Construction	247	--	--	--	--	--	233	278
Manufacturing	259	--	--	--	--	--	234	262
Transp., commu., util.	192	--	--	--	--	--	146 *	202
Wholesale trade	352	--	--	--	--	--	213	396
Retail Trade	594	--	--	--	--	--	349	735
Fin., ins., real est.	401	--	--	--	--	--	259	491
Services	316	--	--	--	--	--	261	357
Unknown	0	--	--	--	--	--	0	0
Ownership								
For profit, incorporated	348	--	--	--	--	--	269	382
For profit, unincorporated	332	--	--	--	--	--	341	318
Nonprofit	282	--	--	--	--	--	113	351
Unknown	307	--	--	--	--	--	273 *	315
Age of firm								
Less than 5 years	379	--	--	--	--	--	466	221 *
5-9 years	229	--	--	--	--	--	258	188
10-19 years	235	--	--	--	--	--	215	286
20 or more years	299	--	--	--	--	--	212	337
Unknown	436	--	--	--	--	--	297	442
Multi/single status								
2 or more locations	379	--	--	--	--	--	283	385
1 location only	278	--	--	--	--	--	258	315
Percent full-time employees								
Less than 25%	578 *	--	--	--	--	--	649 *	505
25-49 %	448	--	--	--	--	--	472	434
50-74 %	332	--	--	--	--	--	252	404
75% or more	324	--	--	--	--	--	234	362
Union presence								
No union employees	330	--	--	--	--	--	261	368
Has union employees	350	--	--	--	--	--	59 *	394
Unknown	362	--	--	--	--	--	414 *	342
Percent low wage employees **								
50% or more low wage	481	--	--	--	--	--	429	530
Less than 50% low wage	290	--	--	--	--	--	246	320
Unknown	417	--	--	--	--	--	264 *	429

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.c(1997) Standard error for average total employee contribution (in dollars) for any-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	23.50	39.08	21.27	23.28	47.02	43.95	22.30	27.64
Industry group **								
Agric., fish., forest.	88.86 *	--	--	--	--	--	69.62 *	125.08 *
Mining	79.55	--	--	--	--	--	133.60 *	70.58
Construction	47.58	--	--	--	--	--	68.56	51.45
Manufacturing	26.41	--	--	--	--	--	69.26	26.68
Transp., commu., util.	27.80	--	--	--	--	--	55.64 *	32.82
Wholesale trade	54.33	--	--	--	--	--	44.93	62.44
Retail Trade	64.87	--	--	--	--	--	70.07	101.66
Fin., ins., real est.	61.45	--	--	--	--	--	74.76	64.63
Services	36.07	--	--	--	--	--	37.96	33.27
Unknown	0.00	--	--	--	--	--	0.00	0.00
Ownership								
For profit, incorporated	20.36	--	--	--	--	--	20.58	26.36
For profit, unincorporated	33.32	--	--	--	--	--	49.63	18.03
Nonprofit	52.53	--	--	--	--	--	25.70	60.48
Unknown	62.66	--	--	--	--	--	172.29 *	41.16
Age of firm								
Less than 5 years	88.03	--	--	--	--	--	126.93	75.54 *
5-9 years	37.98	--	--	--	--	--	56.04	35.20
10-19 years	38.69	--	--	--	--	--	40.25	72.26
20 or more years	38.59	--	--	--	--	--	38.07	44.06
Unknown	47.89	--	--	--	--	--	78.50	49.58
Multi/single status								
2 or more locations	24.69	--	--	--	--	--	49.54	24.73
1 location only	29.26	--	--	--	--	--	24.89	48.37
Percent full-time employees								
Less than 25%	196.31 *	--	--	--	--	--	374.23 *	92.77
25-49 %	41.16	--	--	--	--	--	97.50	63.70
50-74 %	23.27	--	--	--	--	--	42.77	37.40
75% or more	27.18	--	--	--	--	--	25.76	32.36
Union presence								
No union employees	22.31	--	--	--	--	--	19.02	26.75
Has union employees	76.85	--	--	--	--	--	52.60 *	80.63
Unknown	82.20	--	--	--	--	--	371.33 *	49.62
Percent low wage employees **								
50% or more low wage	67.16	--	--	--	--	--	106.62	70.12
Less than 50% low wage	31.89	--	--	--	--	--	24.26	41.53
Unknown	49.04	--	--	--	--	--	97.79 *	53.68

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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