

**Table I.D.2(1997) 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, 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	1,305	1,194	1,443	1,611	1,469	1,174	1,426	1,278
Industry group **								
Agric., fish., forest.	1,212	--	--	--	--	--	1,212	1,212
Mining	1,395 *	1,277 *	553 *	2,044 *	459 *	1,129	2,506	785
Construction	1,295	731	1,599	1,400	1,411	1,244	1,156	1,509
Manufacturing	990	939	1,016	1,421	1,068	888	1,214	964
Transp., commu., util.	966	965	1,180	1,485	1,229	820	1,171	942
Wholesale trade	1,251	960	1,316	1,525	1,315	1,173	1,337	1,229
Retail Trade	1,543	1,392	1,630	1,938	1,750	1,428	1,685	1,512
Fin., ins., real est.	1,431	1,238	1,332	1,334	1,727	1,393	1,290	1,457
Services	1,599	1,431	1,680	1,765	1,836	1,465	1,575	1,606
Unknown	3,380 *	3,380 *	0	0	0	0	3,380 *	0
Ownership								
For profit, incorporated	1,265	1,227	1,435	1,602	1,383	1,135	1,475	1,218
For profit, unincorporated	1,321	1,275	1,466	2,004	1,343	963	1,405	1,256
Nonprofit	1,547	802	1,560	1,622	1,786	1,485	1,144	1,611
Unknown	1,310	1,356 *	435 *	1,025 *	1,644	1,192	1,032 *	1,330
Age of firm								
Less than 5 years	1,414	1,393	1,528	1,444	1,385	1,250	1,451	1,354
5-9 years	1,423	1,396	1,718	1,653	1,116	1,143	1,633	1,205
10-19 years	1,345	1,262	1,472	1,671	1,504	867	1,436	1,274
20 or more years	1,340	916	1,339	1,631	1,484	1,242	1,363	1,336
Unknown	1,229	563 *	919	1,502	1,511	1,157	1,133	1,232
Multi/single status								
2 or more locations	1,250	1,240	1,188	1,748	1,514	1,154	1,779	1,236
1 location only	1,433	1,192	1,468	1,558	1,386	1,654	1,387	1,488
Percent full-time employees								
Less than 25%	1,585	788 *	1,603	1,657	1,467	1,814	1,311	1,674
25-49 %	1,491	1,062	1,777	1,574	1,818	1,431	1,422	1,501
50-74 %	1,394	1,455	1,494	1,635	1,700	1,196	1,503	1,366
75% or more	1,287	1,172	1,427	1,609	1,439	1,155	1,420	1,257
Union presence								
No union employees	1,439	1,282	1,500	1,678	1,581	1,308	1,507	1,418
Has union employees	931	383 *	801 *	1,055	1,020	925	601 *	958
Unknown	1,185	956	1,726	1,590	1,350	1,133	1,459	1,167
Percent low wage employees **								
50% or more low wage	1,544	1,354	1,386	1,887	1,950	1,191	1,489	1,559
Less than 50% low wage	1,304	1,183	1,442	1,594	1,390	1,105	1,418	1,262
Unknown	1,287	1,312	1,479	1,708	1,733	1,228	1,537	1,280

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.D.2(1997) 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, 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	22.61	67.89	80.09	103.52	54.79	33.85	55.12	21.27
Industry group **								
Agric., fish., forest.	139.37	--	--	--	--	--	182.56	218.13
Mining	424.80 *	423.63 *	203.44 *	779.81 *	177.18 *	308.45	668.43	220.40
Construction	56.91	113.17	178.02	228.34	237.44	306.33	140.56	118.25
Manufacturing	31.61	235.40	178.57	106.68	42.39	40.15	105.39	35.51
Transp., commu., util.	103.31	270.12	317.95	165.54	194.60	122.48	191.58	108.37
Wholesale trade	73.30	141.54	181.16	101.66	100.02	121.62	95.86	80.31
Retail Trade	45.26	152.39	111.45	105.37	106.78	61.22	75.11	54.59
Fin., ins., real est.	82.90	151.62	151.43	141.31	203.21	125.56	118.19	107.86
Services	46.64	98.15	91.90	100.95	115.61	100.35	42.87	57.72
Unknown	1,126.39 *	1,126.39 *	0.00	0.00	0.00	0.00	1,126.39 *	0.00
Ownership								
For profit, incorporated	16.95	76.24	90.09	89.75	47.92	24.82	65.43	18.70
For profit, unincorporated	91.35	195.39	194.33	195.46	135.33	143.06	150.97	136.04
Nonprofit	113.15	214.35	186.79	191.11	162.51	200.82	124.32	130.64
Unknown	129.52	919.30 *	517.60 *	450.72 *	195.57	131.56	321.36 *	128.76
Age of firm								
Less than 5 years	102.47	138.62	131.82	109.25	142.22	370.86	89.52	150.64
5-9 years	78.75	148.94	141.25	130.49	155.26	183.84	87.07	110.83
10-19 years	43.52	81.81	132.04	143.62	131.51	121.65	62.42	101.21
20 or more years	63.93	87.11	120.06	173.63	88.40	68.52	129.10	59.81
Unknown	29.86	444.83 *	141.42	94.67	119.15	29.65	127.50	32.90
Multi/single status								
2 or more locations	24.89	143.66	97.69	192.94	88.59	21.49	224.12	23.44
1 location only	48.31	72.37	89.13	77.47	68.81	298.66	44.57	60.22
Percent full-time employees								
Less than 25%	123.47	273.98 *	405.18	345.73	215.35	113.04	217.22	127.65
25-49 %	78.01	206.94	277.88	264.84	298.77	99.73	182.34	87.90
50-74 %	64.38	164.47	128.70	264.07	150.84	124.21	91.68	77.14
75% or more	25.30	68.77	89.89	107.26	55.94	37.31	62.93	24.52
Union presence								
No union employees	31.76	83.11	70.62	93.89	65.67	45.05	63.25	38.77
Has union employees	49.50	175.51 *	399.12 *	302.02	154.77	39.50	272.70 *	49.84
Unknown	79.86	189.48	372.98	220.31	183.12	88.37	135.45	82.82
Percent low wage employees **								
50% or more low wage	117.55	235.96	256.06	171.17	202.42	113.49	130.61	134.63
Less than 50% low wage	27.03	67.08	87.80	111.34	69.87	46.72	57.50	24.34
Unknown	38.74	224.96	208.49	160.03	118.81	35.77	97.97	39.78

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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