

Table I.D.2.a(1997) Average total employee contribution (in dollars) for exclusive-provider plans 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	1,308	1,351	1,520	1,641	1,672	1,126	1,472	1,279
Industry group **								
Agric., fish., forest.	1,849	--	--	--	--	--	1,350	2,848
Mining	1,426*	0	0	173*	0	3,082*	1,107*	1,453*
Construction	1,509	1,138	1,291	1,927	1,898	1,225*	1,260	1,916
Manufacturing	1,004	1,786	1,160	1,404	1,362	831	1,315	971
Transp., commu., util.	805	661*	2,811	1,858	1,867	473	1,822	696
Wholesale trade	1,177	1,174	1,661	1,632	1,144	912	1,505	1,088
Retail Trade	1,600	1,497	1,406	2,057	1,759	1,508	1,564	1,608
Fin., ins., real est.	1,313	1,014	950*	1,528*	1,456	1,312	1,137	1,331
Services	1,602	1,504	1,791	1,734	1,987	1,426	1,600	1,602
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,267	1,380	1,517	1,633	1,642	1,078	1,501	1,223
For profit, unincorporated	1,234	1,144	1,283	2,126	1,207	881	1,189	1,260
Nonprofit	1,508	1,734	1,970	1,365	1,873	1,385	1,592	1,500
Unknown	1,504	902*	2,460*	2,325	2,138	1,265	1,651*	1,493
Age of firm								
Less than 5 years	1,427	1,233	1,789	1,381	1,460	1,273*	1,431	1,420
5-9 years	1,583	1,274	1,553	1,726	2,048	1,252	1,507	1,643
10-19 years	1,367	1,171	1,409	1,798	1,513	890	1,451	1,315
20 or more years	1,303	1,707	1,457	1,479	1,774	1,104	1,480	1,278
Unknown	1,243	1,107*	1,220	2,089	1,559	1,158	1,603	1,236
Multi/single status								
2 or more locations	1,212	1,212*	1,490	1,772	1,624	1,115	1,773	1,202
1 location only	1,563	1,355	1,522	1,591	1,734	1,442	1,445	1,685
Percent full-time employees								
Less than 25%	1,679	1,380*	1,649*	1,315*	1,511	2,111	1,599	1,714
25-49 %	1,447	482*	1,578*	1,894	2,110	1,321	1,196	1,477
50-74 %	1,326	1,245	1,348	1,321	1,948	1,103	1,290	1,333
75% or more	1,297	1,413	1,532	1,690	1,617	1,114	1,498	1,260
Union presence								
No union employees	1,466	1,385	1,558	1,672	1,848	1,261	1,495	1,458
Has union employees	938	1,691*	749	1,178	835	939	1,151	927
Unknown	1,009	333*	2,179	1,520	1,237	946	1,464	982
Percent low wage employees **								
50% or more low wage	1,821	1,572	1,361*	1,829	2,072	1,667	1,520	1,886
Less than 50% low wage	1,330	1,342	1,518	1,614	1,570	1,065	1,466	1,289
Unknown	1,240	1,397	1,563	1,981	2,103	1,162	1,538	1,232

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.a(1997) Standard error for average total employee contribution (in dollars) for exclusive-provider plans 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	46.71	86.79	83.91	104.92	49.25	74.13	49.33	54.79
Industry group **								
Agric., fish., forest.	286.63	--	--	--	--	--	295.33	680.03
Mining	686.34*	0.00	0.00	558.69*	0.00	929.75*	576.14*	563.94*
Construction	158.22	186.92	191.41	309.53	447.75	368.60*	110.00	261.00
Manufacturing	41.90	236.06	282.67	228.80	221.62	41.44	140.16	51.21
Transp., commu., util.	152.08	298.15*	545.96	378.79	280.21	109.87	291.55	159.43
Wholesale trade	92.05	230.70	337.87	257.15	182.16	123.07	160.17	111.16
Retail Trade	65.46	271.65	168.26	162.80	213.39	95.94	100.78	64.49
Fin., ins., real est.	79.12	250.29	361.47*	520.50*	231.77	83.81	127.50	87.01
Services	84.38	187.15	168.00	158.52	126.24	136.03	108.86	88.85
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	45.83	120.58	96.65	92.81	79.33	59.97	54.38	54.40
For profit, unincorporated	115.06	228.35	251.24	317.23	220.96	175.09	152.87	269.50
Nonprofit	127.78	441.32	363.60	287.71	132.01	210.68	157.18	141.05
Unknown	178.05	974.64*	777.92*	564.68	360.95	197.14	747.19*	182.42
Age of firm								
Less than 5 years	92.61	125.49	227.39	272.36	195.62	470.74*	79.36	205.52
5-9 years	130.68	218.79	312.92	216.84	170.62	270.27	182.21	189.55
10-19 years	98.80	199.45	246.75	132.68	149.11	96.15	139.62	106.28
20 or more years	70.36	194.29	182.39	176.73	123.73	110.35	109.12	85.74
Unknown	68.24	455.24*	346.94	161.36	162.50	69.72	206.97	71.76
Multi/single status								
2 or more locations	57.87	393.35*	271.42	171.09	118.52	63.16	99.44	58.30
1 location only	71.31	81.44	89.50	108.36	123.50	302.22	51.67	114.88
Percent full-time employees								
Less than 25%	226.96	567.93*	495.10*	424.52*	348.05	283.24	408.51	224.19
25-49 %	147.21	268.60*	601.03*	321.82	297.18	176.19	257.38	166.71
50-74 %	53.94	269.28	247.00	265.55	140.10	130.52	137.94	62.35
75% or more	51.57	97.52	101.62	112.01	69.20	80.01	63.88	60.67
Union presence								
No union employees	55.51	85.88	100.61	125.16	98.17	95.81	53.53	68.07
Has union employees	84.17	508.82*	190.49	323.63	213.08	91.02	275.73	87.48
Unknown	74.51	369.42*	527.43	370.99	237.98	84.35	218.76	77.42
Percent low wage employees **								
50% or more low wage	130.99	422.88	433.73*	432.14	153.45	94.47	259.62	120.38
Less than 50% low wage	36.05	88.49	85.68	100.26	66.15	59.34	54.19	50.31
Unknown	84.86	399.39	456.69	342.76	204.46	93.49	245.19	85.97

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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