

Table I.D.2.b(1997) Average total employee contribution (in dollars) for mixed-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	1,340	1,089	1,524	1,669	1,503	1,199	1,481	1,308
Industry group **								
Agric., fish., forest.	960	--	--	--	--	--	819*	1,052
Mining	1,504*	0	606*	3,406	459*	530*	3,118	450*
Construction	1,373	459*	2,061	1,406	1,457	1,334	1,289	1,484
Manufacturing	1,064	756*	1,253	1,437	1,097	970	1,329	1,030
Transp., commu., util.	1,102	1,597*	927*	1,497	1,256	1,013	994	1,114
Wholesale trade	1,301	839	1,277	1,522	1,513	1,206	1,319	1,296
Retail Trade	1,508	1,408	1,706	1,803	1,813	1,374	1,728	1,464
Fin., ins., real est.	1,504	1,540	1,497	1,323	1,684	1,480	1,458	1,514
Services	1,573	1,263	1,684	1,891	1,877	1,367	1,575	1,572
Unknown	2,315*	2,315*	0	0	0	0	2,315*	0
Ownership								
For profit, incorporated	1,309	1,218	1,516	1,628	1,374	1,186	1,557	1,253
For profit, unincorporated	1,342	1,041	1,642	1,942	1,458	1,060	1,380	1,311
Nonprofit	1,520	542*	1,490	1,859	1,868	1,336	1,015	1,608
Unknown	1,379	1,208*	678*	1,754	1,792	1,195	1,335*	1,380
Age of firm								
Less than 5 years	1,364	1,281	1,523	1,516	1,351	1,011*	1,426	1,266
5-9 years	1,359	1,239	1,915	1,608	921*	948	1,671	1,002
10-19 years	1,380	1,448	1,687	1,624	1,587	828	1,572	1,242
20 or more years	1,388	627	1,379	1,810	1,460	1,293	1,430	1,379
Unknown	1,278	322*	787	1,326	1,639	1,192	1,002	1,285
Multi/single status								
2 or more locations	1,322	1,574	1,095	1,953	1,632	1,195	2,089	1,301
1 location only	1,381	1,075	1,572	1,568	1,252	1,315	1,414	1,340
Percent full-time employees								
Less than 25%	1,477	607*	1,360*	1,257	1,406	1,703	1,093	1,551
25-49 %	1,521	1,216	1,692	1,542	1,587	1,514	1,467	1,529
50-74 %	1,403	1,563	1,617	2,114	1,695	1,110	1,675	1,334
75% or more	1,327	1,030	1,512	1,648	1,487	1,185	1,467	1,294
Union presence								
No union employees	1,449	1,229	1,569	1,719	1,550	1,307	1,578	1,408
Has union employees	983	82*	1,083*	1,290*	1,280	925	543*	1,020
Unknown	1,379	933*	1,527*	1,624	1,519	1,346	1,478	1,373
Percent low wage employees **								
50% or more low wage	1,479	1,523	1,285	2,015	2,143	990	1,500	1,474
Less than 50% low wage	1,329	1,066	1,542	1,668	1,407	1,104	1,478	1,274
Unknown	1,350	1,295	1,417	1,506	1,799	1,286	1,533	1,344

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.b(1997) Standard error for average total employee contribution (in dollars) for mixed-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	39.50	75.52	94.67	126.93	69.66	47.38	78.19	40.58
Industry group **								
Agric., fish., forest.	149.25	--	--	--	--	--	353.40*	204.96
Mining	487.04*	0.00	212.63*	1,006.77	177.18*	175.58*	887.65	168.90*
Construction	77.62	179.90*	229.37	216.10	324.98	324.58	203.34	135.60
Manufacturing	45.73	318.68*	200.56	115.17	74.15	67.97	155.82	48.71
Transp., commu., util.	189.82	580.67*	467.35*	363.83	194.26	245.82	267.07	198.65
Wholesale trade	94.13	126.64	164.19	120.71	143.40	161.11	103.16	102.06
Retail Trade	55.34	188.10	131.84	141.59	140.97	71.08	84.70	66.52
Fin., ins., real est.	88.11	259.83	172.87	141.32	144.23	229.21	159.81	176.89
Services	62.48	137.46	130.51	146.86	166.41	80.72	59.16	77.06
Unknown	1,063.59*	1,063.59*	0.00	0.00	0.00	0.00	1,063.59*	0.00
Ownership								
For profit, incorporated	33.44	83.09	103.75	114.10	44.39	56.25	78.83	40.04
For profit, unincorporated	126.36	198.58	174.06	244.06	232.47	184.56	186.71	118.21
Nonprofit	155.33	254.45*	263.86	306.42	203.23	169.41	128.83	164.40
Unknown	134.15	995.20*	516.21*	394.50	170.06	159.42	415.32*	133.54
Age of firm								
Less than 5 years	108.90	137.10	177.36	128.10	236.54	580.89*	77.50	171.04
5-9 years	97.44	189.23	188.44	176.30	321.18*	172.57	125.64	107.81
10-19 years	82.89	129.07	132.99	199.97	216.70	147.39	105.08	136.28
20 or more years	98.46	133.75	155.65	215.67	142.86	98.47	175.16	96.45
Unknown	41.20	494.07*	221.10	120.63	108.73	35.84	212.90	43.62
Multi/single status								
2 or more locations	52.90	409.82	209.43	266.11	92.71	49.31	273.40	49.86
1 location only	50.28	79.63	108.68	73.23	77.69	283.16	64.98	67.49
Percent full-time employees								
Less than 25%	152.83	262.67*	430.76*	219.21	247.33	197.14	309.60	140.29
25-49 %	97.25	280.02	331.14	236.36	359.10	82.78	158.99	104.29
50-74 %	78.02	141.43	249.63	457.23	244.15	157.00	183.12	110.69
75% or more	41.20	68.90	110.50	134.89	74.73	49.79	87.18	41.33
Union presence								
No union employees	33.62	72.60	80.43	98.65	71.70	43.51	82.49	33.87
Has union employees	104.59	157.95*	586.88*	405.53*	227.67	69.46	390.83*	113.33
Unknown	187.99	387.27*	485.07*	333.32	211.87	219.22	178.48	192.31
Percent low wage employees **								
50% or more low wage	181.02	295.75	316.94	235.09	267.51	162.99	186.79	215.78
Less than 50% low wage	47.97	69.43	107.75	140.62	80.93	69.01	81.12	42.48
Unknown	83.66	367.15	275.30	161.38	97.56	90.80	207.66	85.36

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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** 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.