

Table I.D.2.c(1997) Average total employee contribution (in dollars) for any-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	1,167	1,283	1,063	1,261	1,023	1,202	1,197	1,158
Industry group **								
Agric., fish., forest.	1,814	--	--	--	--	--	1,873	1,506
Mining	695*	--	--	--	--	--	637*	799
Construction	725	--	--	--	--	--	651	908
Manufacturing	749	--	--	--	--	--	634*	761
Transp., commu., util.	727	--	--	--	--	--	901*	696
Wholesale trade	1,181	--	--	--	--	--	1,084*	1,201
Retail Trade	1,558	--	--	--	--	--	1,773	1,494
Fin., ins., real est.	1,443	--	--	--	--	--	987	1,611
Services	1,699	--	--	--	--	--	1,542	1,771
Unknown	5,536*	--	--	--	--	--	5,536*	0
Ownership								
For profit, incorporated	1,095	--	--	--	--	--	1,163	1,077
For profit, unincorporated	1,412	--	--	--	--	--	1,791	1,043
Nonprofit	1,764	--	--	--	--	--	1,067	1,982
Unknown	864	--	--	--	--	--	689*	909
Age of firm								
Less than 5 years	1,560	--	--	--	--	--	1,561	1,559*
5-9 years	1,282	--	--	--	--	--	1,726	632*
10-19 years	1,113	--	--	--	--	--	974	1,375
20 or more years	1,249	--	--	--	--	--	1,060	1,309
Unknown	1,032	--	--	--	--	--	894	1,036
Multi/single status								
2 or more locations	1,064	--	--	--	--	--	1,031	1,065
1 location only	1,387	--	--	--	--	--	1,220	1,668
Percent full-time employees								
Less than 25%	1,810	--	--	--	--	--	1,220*	2,265
25-49 %	1,479	--	--	--	--	--	1,596	1,432
50-74 %	1,539	--	--	--	--	--	1,364	1,619
75% or more	1,122	--	--	--	--	--	1,163	1,111
Union presence								
No union employees	1,347	--	--	--	--	--	1,304	1,364
Has union employees	756	--	--	--	--	--	330*	805
Unknown	963	--	--	--	--	--	1,417	902
Percent low wage employees **								
50% or more low wage	1,325	--	--	--	--	--	1,441	1,257
Less than 50% low wage	1,155	--	--	--	--	--	1,167	1,150
Unknown	1,173	--	--	--	--	--	1,547	1,162

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.c(1997) Standard error for average total employee contribution (in dollars) for any-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	62.32	191.20	125.74	145.53	159.92	83.05	109.17	62.13
Industry group **								
Agric., fish., forest.	288.43	--	--	--	--	--	388.56	395.05
Mining	259.82 *	--	--	--	--	--	334.77 *	211.26
Construction	167.84	--	--	--	--	--	154.81	208.17
Manufacturing	60.59	--	--	--	--	--	203.62 *	65.99
Transp., commu., util.	99.25	--	--	--	--	--	333.17 *	99.33
Wholesale trade	149.06	--	--	--	--	--	346.06 *	188.76
Retail Trade	72.99	--	--	--	--	--	194.01	73.38
Fin., ins., real est.	176.12	--	--	--	--	--	136.66	194.07
Services	123.83	--	--	--	--	--	105.72	156.67
Unknown	1,668.76 *	--	--	--	--	--	1,668.76 *	0.00
Ownership								
For profit, incorporated	72.83	--	--	--	--	--	121.58	78.51
For profit, unincorporated	134.90	--	--	--	--	--	187.84	195.29
Nonprofit	227.84	--	--	--	--	--	192.67	274.35
Unknown	151.69	--	--	--	--	--	623.53 *	133.01
Age of firm								
Less than 5 years	251.75	--	--	--	--	--	222.64	500.09 *
5-9 years	263.57	--	--	--	--	--	243.85	429.03 *
10-19 years	133.88	--	--	--	--	--	136.53	254.73
20 or more years	116.31	--	--	--	--	--	98.60	136.42
Unknown	97.26	--	--	--	--	--	204.04	102.03
Multi/single status								
2 or more locations	67.96	--	--	--	--	--	171.66	70.28
1 location only	109.62	--	--	--	--	--	121.50	151.68
Percent full-time employees								
Less than 25%	381.42	--	--	--	--	--	372.74 *	347.87
25-49 %	173.95	--	--	--	--	--	371.82	225.49
50-74 %	181.30	--	--	--	--	--	234.09	218.86
75% or more	72.23	--	--	--	--	--	132.92	66.12
Union presence								
No union employees	60.85	--	--	--	--	--	112.01	75.06
Has union employees	75.15	--	--	--	--	--	266.92 *	99.33
Unknown	127.86	--	--	--	--	--	420.64	143.59
Percent low wage employees **								
50% or more low wage	145.08	--	--	--	--	--	170.88	215.09
Less than 50% low wage	73.37	--	--	--	--	--	113.70	64.86
Unknown	85.39	--	--	--	--	--	260.92	83.73

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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