

**Table I.C.2(1998) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

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	383	272	342	345	362	439	308	411
Industry group **								
Agric., fish., forest.	379	--	--	--	--	--	384	375
Mining	264	128 *	172 *	323 *	276 *	262	137 *	279
Construction	446	314	327	411	766 *	555	314	632
Manufacturing	284	137 *	389	304	283	281	276	285
Transp., commu., util.	346	346 *	296 *	564	220 *	350	457	325
Wholesale trade	380	202	313	270	375	478	269	427
Retail Trade	522	284	387	448	469	605	349	575
Fin., ins., real est.	416	294	173 *	302	331	511	236	462
Services	371	282	352	310	372	441	306	403
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	389	236	370	362	356	443	314	417
For profit, unincorporated	399	426	273	309	353	547	370	430
Nonprofit	318	175	182	263	382	351	206	355
Unknown	462	--	--	523 *	410	466	760 *	462
Age of firm								
Less than 5 years	332	237	462	326	367	361	315	365
5-9 years	352	291	400	347	407	291	342	366
10-19 years	350	229	328	359	408	425	290	412
20 or more years	347	308	299	338	331	386	306	362
Unknown	480	217 *	567 *	457	473	480	421	480
Multi/single status								
2 or more locations	411	387 *	349	316	357	440	342	415
1 location only	333	269	341	357	374	406 *	303	392
Percent full-time employees								
Less than 25%	380	590 *	424 *	349	311	380	537	319
25-49 %	548	283	393	375	487	647	344	599
50-74 %	415	292	388	404	354	500	346	441
75% or more	372	264	334	339	359	420	300	399
Union presence								
No union employees	385	285	340	357	362	458	316	419
Has union employees	295	120 *	217 *	207	353 *	304	150 *	311
Unknown	519	238 *	549	283	416	543	376	530
Percent low wage employees **								
50% or more low wage	445	297	445	512	426	485	401	468
Less than 50% low wage	339	272	337	336	347	375	305	361
Unknown	468	223 *	359 *	348	468	473	272 *	473

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

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	6.85	21.85	15.52	11.03	25.06	9.13	8.92	7.14
Industry group **								
Agric., fish., forest.	48.17	--	--	--	--	--	73.15	46.76
Mining	66.73	162.33 *	79.38 *	237.90 *	176.32 *	68.03	118.08 *	47.70
Construction	89.06	47.37	57.26	52.53	252.19 *	102.75	40.82	157.12
Manufacturing	8.39	47.65 *	59.49	17.33	29.75	10.64	38.12	6.43
Transp., commu., util.	36.94	165.42 *	93.91 *	100.85	85.30 *	28.90	89.10	29.23
Wholesale trade	31.10	42.45	58.04	43.16	80.76	62.81	32.12	44.48
Retail Trade	12.86	46.13	37.67	31.25	28.68	23.83	17.04	17.47
Fin., ins., real est.	21.59	77.86	51.99 *	82.90	33.57	31.65	64.32	28.57
Services	13.86	45.32	22.22	20.49	12.15	23.74	21.88	14.81
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	7.34	24.07	18.31	13.74	17.74	11.93	15.07	8.56
For profit, unincorporated	39.57	68.20	34.82	29.34	33.57	120.23	48.84	54.01
Nonprofit	25.01	30.64	30.31	30.64	69.67	36.74	25.55	36.32
Unknown	25.84	--	--	173.81 *	53.58	28.61	267.06 *	25.72
Age of firm								
Less than 5 years	15.15	20.58	88.53	28.25	38.97	34.20	28.54	31.48
5-9 years	17.74	25.53	49.89	37.67	47.55	29.75	27.53	36.13
10-19 years	23.62	21.01	26.37	30.96	35.07	84.33	15.32	37.73
20 or more years	12.98	39.54	26.18	17.47	36.31	15.16	16.40	16.22
Unknown	15.73	73.88 *	172.17 *	57.82	29.91	16.29	120.83	15.67
Multi/single status								
2 or more locations	8.72	154.56 *	46.23	13.61	18.68	10.19	26.82	9.03
1 location only	17.25	23.21	20.11	18.55	72.56	182.73 *	12.39	37.97
Percent full-time employees								
Less than 25%	56.58	230.08 *	153.74 *	87.08	69.54	32.91	149.28	18.84
25-49 %	22.71	41.61	70.83	59.07	17.62	27.41	31.78	23.85
50-74 %	16.86	33.54	42.81	27.97	44.75	39.24	25.67	28.14
75% or more	8.75	26.68	18.03	13.43	30.24	10.58	10.20	8.86
Union presence								
No union employees	6.78	23.90	13.88	11.14	14.65	11.74	7.66	7.81
Has union employees	27.74	156.51 *	72.25 *	38.46	114.89 *	13.40	66.14 *	28.21
Unknown	23.80	138.94 *	127.55	46.07	44.64	31.03	55.22	27.16
Percent low wage employees **								
50% or more low wage	17.98	62.89	53.08	73.16	40.08	47.68	46.67	24.30
Less than 50% low wage	11.15	25.68	15.05	11.50	28.96	14.91	10.49	13.17
Unknown	16.60	245.38 *	173.50 *	53.48	29.82	16.45	94.55 *	16.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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