

Table I.C.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans 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	398	231	301	344	382	475	278	440
Industry group **								
Agric., fish., forest.	391	--	--	--	--	--	197	475
Mining	312*	62*	--	514*	316*	281*	370*	310
Construction	485	312	333	420	930	388	323	666
Manufacturing	277	218	299	270	273	284	253	282
Transp., commu., util.	338	542*	363*	375	322*	320	384	329
Wholesale trade	404	203	377	247	320	553	281	457
Retail Trade	567	230	351	461	489	658	339	620
Fin., ins., real est.	414	220	137	371*	364	514	193	480
Services	373	211	289	333	381	480	265	430
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	402	243	328	360	353	477	298	439
For profit, unincorporated	366	272	201	298	384	595	263	459
Nonprofit	352	99	183	264	469	405	168	421
Unknown	485	--	--	752	516	478	760*	484
Age of firm								
Less than 5 years	345	249	407	353	466	362	313	413
5-9 years	332	249	351	335	446	259	309	361
10-19 years	332	209	300	315	380	503	259	413
20 or more years	351	231	258	350	351	403	267	381
Unknown	520	222*	869*	657	530	518	773	520
Multi/single status								
2 or more locations	443	309	225	348	371	482	305	451
1 location only	316	228	313	343	404	214	274	390
Percent full-time employees								
Less than 25%	336	274*	591*	334*	272*	408	459	297
25-49 %	503	157	457	320	456	583	295	544
50-74 %	428	258	371	325	412	517	310	471
75% or more	391	230	288	346	377	465	273	434
Union presence								
No union employees	382	240	301	352	362	473	282	429
Has union employees	354	156*	256*	268	470*	345	213*	369
Unknown	566	36*	369*	231*	494	597	237	588
Percent low wage employees **								
50% or more low wage	469	265	401	511	423	572	389	503
Less than 50% low wage	339	236	294	336	367	388	275	378
Unknown	509	104*	404*	468	492	517	235	516

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.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans 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	5.01	6.91	18.50	17.84	38.10	15.26	6.81	7.02
Industry group **								
Agric., fish., forest.	47.98	--	--	--	--	--	55.29	33.21
Mining	103.27*	31.83*	--	346.04*	191.59*	219.32*	125.23*	86.90
Construction	116.15	82.48	89.23	82.98	277.03	66.93	57.29	186.95
Manufacturing	13.67	55.10	57.27	28.59	37.74	13.65	39.11	12.87
Transp., commu., util.	32.85	276.29*	154.79*	60.80	99.98*	56.44	64.80	41.06
Wholesale trade	44.86	58.51	65.88	38.51	43.23	103.03	44.28	70.04
Retail Trade	20.29	23.52	41.34	42.13	40.08	33.36	18.82	25.37
Fin., ins., real est.	28.42	47.44	36.39	125.80*	29.83	47.53	33.18	36.74
Services	16.24	21.73	33.57	20.74	15.95	41.17	17.95	21.36
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	8.66	21.64	19.47	20.82	19.49	21.52	10.74	10.94
For profit, unincorporated	25.63	40.03	51.21	46.54	71.52	127.28	24.71	62.17
Nonprofit	39.88	25.55	50.71	52.80	100.19	55.77	19.52	67.55
Unknown	28.62	--	--	174.45	52.64	34.17	267.06*	28.44
Age of firm								
Less than 5 years	31.14	35.14	80.00	51.84	58.59	58.24	44.87	45.76
5-9 years	19.83	21.29	75.78	31.56	49.87	25.68	29.14	39.87
10-19 years	18.65	25.17	28.87	25.04	30.49	103.02	14.43	33.27
20 or more years	19.73	22.83	41.90	30.89	54.23	17.54	18.41	21.79
Unknown	18.15	75.30*	264.51*	64.92	30.93	20.21	166.86	18.15
Multi/single status								
2 or more locations	12.32	65.89	33.01	22.17	16.75	16.34	20.22	12.35
1 location only	19.00	7.99	21.96	22.23	88.75	62.29	8.67	53.51
Percent full-time employees								
Less than 25%	42.51	108.36*	265.13*	349.87*	92.68*	47.22	136.27	48.57
25-49 %	45.87	39.41	85.68	67.20	39.32	79.03	24.34	53.86
50-74 %	30.03	44.03	52.44	39.79	40.56	66.77	29.81	42.02
75% or more	7.26	8.99	21.22	21.07	45.92	15.44	7.20	10.74
Union presence								
No union employees	5.61	7.55	18.43	17.81	17.26	14.53	7.70	6.74
Has union employees	48.78	228.63*	127.79*	57.62	152.68*	25.85	74.86*	52.03
Unknown	38.80	120.62*	175.61*	73.31*	61.86	42.94	42.36	40.38
Percent low wage employees **								
50% or more low wage	33.46	76.14	85.64	51.54	50.91	71.45	66.18	32.92
Less than 50% low wage	11.13	7.69	18.43	20.58	42.74	21.43	6.15	17.99
Unknown	21.81	41.32*	176.76*	41.33	50.27	21.04	45.66	19.60

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.