

Table I.C.2.c(1998) Average total employee contribution (in dollars) for any-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	381	300	314	347	377	420	313	406
Industry group **								
Agric., fish., forest.	819*	--	--	--	--	--	947*	263
Mining	160*	--	--	--	--	--	6*	193*
Construction	255	--	--	--	--	--	175*	476
Manufacturing	271	--	--	--	--	--	259*	272
Transp., commu., util.	541	--	--	--	--	--	54*	588
Wholesale trade	315	--	--	--	--	--	324*	312
Retail Trade	468	--	--	--	--	--	282	542
Fin., ins., real est.	430	--	--	--	--	--	495	409
Services	397	--	--	--	--	--	330	441
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	382	--	--	--	--	--	288	410
For profit, unincorporated	412	--	--	--	--	--	394	450
Nonprofit	313	--	--	--	--	--	340	300
Unknown	520	--	--	--	--	--	--	520
Age of firm								
Less than 5 years	357	--	--	--	--	--	384*	307
5-9 years	287	--	--	--	--	--	244	358
10-19 years	310	--	--	--	--	--	233	433
20 or more years	362	--	--	--	--	--	367	360
Unknown	465	--	--	--	--	--	229*	467
Multi/single status								
2 or more locations	404	--	--	--	--	--	387	405
1 location only	330	--	--	--	--	--	304	411
Percent full-time employees								
Less than 25%	608*	--	--	--	--	--	904*	339
25-49 %	741	--	--	--	--	--	281	832
50-74 %	456	--	--	--	--	--	334	514
75% or more	340	--	--	--	--	--	299	355
Union presence								
No union employees	382	--	--	--	--	--	316	418
Has union employees	272	--	--	--	--	--	178*	283
Unknown	552	--	--	--	--	--	587*	550
Percent low wage employees **								
50% or more low wage	510	--	--	--	--	--	538	483
Less than 50% low wage	338	--	--	--	--	--	282	375
Unknown	440	--	--	--	--	--	674*	434

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.c(1998) Standard error for average total employee contribution (in dollars) for any-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	20.23	46.01	60.56	39.28	28.49	25.29	33.62	22.17
Industry group **								
Agric., fish., forest.	298.04 *	--	--	--	--	--	343.42 *	72.83
Mining	64.55 *	--	--	--	--	--	11.21 *	65.33 *
Construction	57.62	--	--	--	--	--	57.91 *	92.90
Manufacturing	23.57	--	--	--	--	--	86.20 *	24.59
Transp., commu., util.	101.57	--	--	--	--	--	43.15 *	105.92
Wholesale trade	34.79	--	--	--	--	--	116.26 *	25.70
Retail Trade	27.78	--	--	--	--	--	41.19	30.59
Fin., ins., real est.	41.91	--	--	--	--	--	121.27	22.35
Services	39.50	--	--	--	--	--	53.22	45.51
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	20.52	--	--	--	--	--	37.87	23.85
For profit, unincorporated	88.79	--	--	--	--	--	111.33	75.51
Nonprofit	41.75	--	--	--	--	--	72.51	32.85
Unknown	54.93	--	--	--	--	--	--	54.93
Age of firm								
Less than 5 years	79.58	--	--	--	--	--	119.23 *	80.11
5-9 years	42.04	--	--	--	--	--	47.74	54.36
10-19 years	46.20	--	--	--	--	--	62.45	77.20
20 or more years	27.80	--	--	--	--	--	36.75	32.95
Unknown	46.32	--	--	--	--	--	119.92 *	45.92
Multi/single status								
2 or more locations	21.49	--	--	--	--	--	46.93	22.99
1 location only	40.18	--	--	--	--	--	35.69	89.39
Percent full-time employees								
Less than 25%	270.17 *	--	--	--	--	--	371.16 *	54.79
25-49 %	85.74	--	--	--	--	--	73.62	90.58
50-74 %	33.07	--	--	--	--	--	65.75	44.75
75% or more	20.42	--	--	--	--	--	36.22	18.97
Union presence								
No union employees	19.76	--	--	--	--	--	36.12	18.65
Has union employees	21.70	--	--	--	--	--	123.96 *	22.80
Unknown	91.85	--	--	--	--	--	180.36 *	94.29
Percent low wage employees **								
50% or more low wage	76.17	--	--	--	--	--	140.49	34.97
Less than 50% low wage	21.00	--	--	--	--	--	32.63	23.20
Unknown	46.33	--	--	--	--	--	406.89 *	46.49

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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