

Table I.D.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family 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	1,382	1,399	1,770	1,782	1,545	1,225	1,580	1,337
Industry group **								
Agric., fish., forest.	1,419	--	--	--	--	--	494 *	2,261
Mining	1,182 *	615 *	1,847 *	720 *	1,270 *	1,287	1,257 *	1,156 *
Construction	1,657	1,228 *	1,404	2,169	1,836	1,274 *	1,636	1,700
Manufacturing	1,055	1,736	1,622	1,448	1,317	824	1,580	970
Transp., commu., util.	954	1,729	1,731 *	1,451	1,069 *	817	1,666	895
Wholesale trade	1,357	1,041	940 *	1,508	1,898	1,272	1,082	1,448
Retail Trade	1,772	1,003	1,969	2,334	1,978	1,695	1,491	1,848
Fin., ins., real est.	1,523	1,892	1,236	1,881	1,306	1,517	1,760	1,501
Services	1,570	1,420	2,334	1,817	1,681	1,427	1,768	1,521
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,380	1,344	1,801	1,778	1,590	1,221	1,562	1,337
For profit, unincorporated	1,662	1,603	2,136	2,096	1,633	1,468 *	1,782	1,584
Nonprofit	1,313	1,553	1,221	1,655	1,370	1,214	1,490	1,291
Unknown	1,279	--	--	1,572 *	1,955	1,216	--	1,279
Age of firm								
Less than 5 years	1,439	1,240	2,525	1,549	1,200 *	1,201	1,597	1,274
5-9 years	1,941	1,595	2,479	2,576	1,374	1,901	2,126	1,695
10-19 years	1,562	1,093	1,792	1,849	1,786	1,327	1,480	1,618
20 or more years	1,317	1,558	1,349	1,686	1,506	1,113	1,480	1,280
Unknown	1,336	199 *	--	1,564	1,603	1,318	899 *	1,336
Multi/single status								
2 or more locations	1,298	1,570 *	2,330	1,681	1,518	1,212	1,897	1,283
1 location only	1,632	1,397	1,676	1,819	1,634	1,911	1,544	1,802
Percent full-time employees								
Less than 25%	1,346	1,392	409 *	1,157	1,654	1,426	888	1,522
25-49 %	1,608	1,039	1,604	1,699	2,551	1,380	1,435	1,637
50-74 %	1,494	943	2,054	1,748	1,510	1,453	1,477	1,498
75% or more	1,363	1,448	1,756	1,795	1,517	1,201	1,600	1,309
Union presence								
No union employees	1,618	1,593	1,853	1,857	1,792	1,454	1,704	1,590
Has union employees	853	623 *	246 *	1,092 *	898	858	643 *	871
Unknown	1,205	1,675 *	1,551	1,690	1,406	1,169	1,476	1,199
Percent low wage employees **								
50% or more low wage	1,479	498 *	2,264	1,466	2,162	1,213	1,392	1,525
Less than 50% low wage	1,382	1,434	1,738	1,791	1,533	1,003	1,585	1,299
Unknown	1,375	1,494 *	1,837	2,027	1,514	1,363	1,858	1,371

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.D.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family 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	45.71	101.10	89.66	58.83	98.72	46.80	49.79	44.99
Industry group **								
Agric., fish., forest.	276.75	--	--	--	--	--	296.35 *	490.97
Mining	447.96 *	284.13 *	587.97 *	227.68 *	732.19 *	356.10	399.80 *	453.69 *
Construction	127.09	413.64 *	300.76	220.93	328.08	511.46 *	199.31	156.65
Manufacturing	73.70	338.67	361.68	124.35	126.43	68.13	198.40	57.23
Transp., commu., util.	97.33	446.66	639.05 *	407.00	336.02 *	135.32	456.06	113.96
Wholesale trade	110.94	300.87	307.34 *	265.43	311.09	99.97	201.05	130.82
Retail Trade	101.23	242.67	298.75	168.37	247.41	144.05	194.40	111.74
Fin., ins., real est.	75.23	519.58	238.50	419.57	122.11	103.32	293.20	79.85
Services	80.22	192.79	172.59	117.04	185.12	84.96	83.99	92.61
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	48.25	120.66	123.02	69.40	113.10	49.43	74.40	45.16
For profit, unincorporated	279.81	250.68	195.09	348.75	278.94	729.43 *	158.76	469.52
Nonprofit	136.90	241.95	220.82	248.25	325.59	120.65	161.38	143.93
Unknown	143.85	--	--	497.11 *	364.95	154.26	--	143.85
Age of firm								
Less than 5 years	83.92	194.03	346.84	216.76	386.74 *	145.46	202.31	101.18
5-9 years	108.77	204.94	274.49	116.53	276.51	312.75	127.39	205.40
10-19 years	109.73	145.88	99.26	143.09	269.93	235.79	58.48	192.87
20 or more years	68.13	223.89	79.15	95.34	128.29	84.39	90.60	73.20
Unknown	55.37	101.98 *	--	347.00	298.86	50.77	366.97 *	55.19
Multi/single status								
2 or more locations	40.63	497.73 *	296.93	189.09	104.81	44.17	210.36	41.12
1 location only	67.47	103.77	65.76	68.86	138.62	358.44	57.68	107.00
Percent full-time employees								
Less than 25%	151.84	406.21	787.66 *	264.23	424.11	335.17	201.45	191.86
25-49 %	268.89	309.50	281.58	270.94	550.81	285.80	202.66	292.47
50-74 %	117.62	204.10	318.08	171.23	301.68	179.17	153.36	151.88
75% or more	47.15	132.46	90.32	63.34	93.63	51.77	53.76	46.71
Union presence								
No union employees	52.99	125.45	83.21	67.46	80.37	52.60	54.82	51.98
Has union employees	62.65	313.59 *	182.16 *	418.98 *	132.65	68.77	478.24 *	66.94
Unknown	84.67	636.94 *	404.13	369.45	201.40	90.65	308.65	88.41
Percent low wage employees **								
50% or more low wage	237.58	376.11 *	487.27	282.37	229.51	263.55	312.39	252.38
Less than 50% low wage	50.52	94.56	93.25	79.64	121.75	55.24	51.43	52.92
Unknown	56.47	647.59 *	545.07	326.15	195.74	58.24	384.81	56.26

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.