

Table I.D.2.b(1998) Average total employee contribution (in dollars) for mixed-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	1,431	1,125	1,878	1,761	1,522	1,318	1,566	1,403
Industry group **								
Agric., fish., forest.	1,112	--	--	--	--	--	1,128	1,106
Mining	1,004	--	209*	1,221	803*	1,225*	219*	1,052
Construction	1,314	576*	1,348	2,086	1,338	1,398	1,186	1,447
Manufacturing	960	1,600	1,331	1,299	1,070	820	1,471	909
Transp., commu., util.	965	1,380*	1,119*	1,500	1,303	844	1,281	931
Wholesale trade	1,508	911	2,307	1,660	1,303	1,486	1,786	1,451
Retail Trade	1,839	1,079	1,743	2,019	1,904	1,860	1,531	1,893
Fin., ins., real est.	1,635	1,386	1,932	1,642	1,752	1,605	1,585	1,643
Services	1,760	1,294	2,309	2,042	1,962	1,589	1,758	1,761
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,399	1,177	1,862	1,800	1,470	1,267	1,636	1,354
For profit, unincorporated	1,721	1,550	2,126	1,599	1,563	1,952	1,761	1,701
Nonprofit	1,496	486*	1,829	1,653	1,633	1,553	1,018	1,636
Unknown	1,514	--	--	1,252	2,301	1,445	1,886*	1,513
Age of firm								
Less than 5 years	1,666	1,299	2,871	1,824	1,520	921*	1,972	1,307
5-9 years	1,637	1,118	1,730	2,454	1,493	1,195	1,622	1,649
10-19 years	1,716	1,225	1,781	1,861	1,941	1,559	1,574	1,809
20 or more years	1,288	1,013	1,742	1,634	1,386	1,068	1,452	1,249
Unknown	1,467	--	2,584*	1,494	1,646	1,454	2,194	1,465
Multi/single status								
2 or more locations	1,396	1,867	1,252	1,693	1,555	1,334	1,590	1,390
1 location only	1,532	1,103	1,979	1,797	1,432	714*	1,562	1,491
Percent full-time employees								
Less than 25%	1,216	595*	705*	896*	1,496	1,633*	804*	1,391
25-49 %	1,321	1,127	1,589	1,477	1,664	1,232	1,217	1,335
50-74 %	1,708	1,073	2,573*	2,160	1,851	1,612	1,693	1,712
75% or more	1,413	1,137	1,842	1,754	1,493	1,297	1,570	1,382
Union presence								
No union employees	1,603	1,257	1,938	1,946	1,631	1,480	1,685	1,580
Has union employees	864	920*	746	520	913	893	746	874
Unknown	1,421	250*	2,501	2,384	1,797	1,384	1,014*	1,449
Percent low wage employees **								
50% or more low wage	1,688	1,474	1,285	1,607	1,977	1,707	1,474	1,770
Less than 50% low wage	1,410	1,203	1,888	1,783	1,434	1,106	1,610	1,336
Unknown	1,450	396*	1,963	1,405	1,884	1,427	902*	1,463

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.b(1998) Standard error for average total employee contribution (in dollars) for mixed-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	24.21	104.81	109.07	58.09	49.44	32.07	64.03	26.48
Industry group **								
Agric., fish., forest.	113.93	--	--	--	--	--	253.89	197.62
Mining	281.36	--	113.13*	353.61	404.40*	535.50*	319.66*	285.43
Construction	121.24	174.90*	204.52	217.63	225.11	188.65	158.61	109.57
Manufacturing	49.11	304.49	218.49	96.48	88.01	59.61	124.04	46.05
Transp., commu., util.	101.43	461.08*	698.93*	163.84	159.21	128.36	234.38	113.20
Wholesale trade	101.91	233.32	266.50	240.70	96.37	179.88	217.97	127.25
Retail Trade	63.28	201.30	152.76	105.61	125.28	89.31	97.37	67.56
Fin., ins., real est.	38.19	297.13	305.84	225.89	148.84	48.42	166.68	40.11
Services	68.28	122.49	156.50	176.52	78.73	127.36	101.77	83.84
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	28.11	75.85	121.05	74.91	64.68	45.37	47.04	32.49
For profit, unincorporated	160.17	188.79	358.59	241.24	277.27	297.71	208.50	185.34
Nonprofit	126.71	226.09*	248.76	173.29	95.62	216.91	155.14	137.65
Unknown	113.17	--	--	285.79	291.94	93.49	566.41*	115.30
Age of firm								
Less than 5 years	223.48	107.76	446.40	195.85	257.00	319.69*	232.55	255.70
5-9 years	171.47	140.44	220.94	399.57	183.08	199.39	114.54	315.50
10-19 years	95.75	136.13	190.94	105.48	120.30	265.00	73.31	145.08
20 or more years	44.05	160.15	134.98	70.51	61.00	65.12	84.42	44.99
Unknown	32.27	--	903.47*	227.71	106.67	32.25	556.01	32.39
Multi/single status								
2 or more locations	32.34	248.95	207.74	97.61	57.64	36.45	93.20	33.84
1 location only	59.62	101.72	121.52	78.25	57.06	218.45*	73.43	81.01
Percent full-time employees								
Less than 25%	116.26	343.64*	329.98*	315.91*	170.01	512.04*	293.49*	131.14
25-49 %	218.98	309.88	243.27	327.47	199.17	286.09	209.76	262.07
50-74 %	91.59	114.49	841.93*	217.59	165.19	201.28	202.76	119.80
75% or more	29.06	117.28	106.23	64.55	55.39	34.58	63.36	29.73
Union presence								
No union employees	34.88	76.16	124.06	38.81	47.20	63.41	65.35	49.84
Has union employees	57.53	314.12*	217.85	87.59	75.10	65.05	133.35	59.78
Unknown	78.54	643.17*	485.89	362.70	238.60	95.12	713.54*	84.74
Percent low wage employees **								
50% or more low wage	113.98	418.48	304.57	160.66	194.88	234.06	229.10	152.02
Less than 50% low wage	41.47	81.03	120.62	64.71	44.02	73.84	48.77	48.95
Unknown	32.15	264.70*	542.47	216.35	146.82	30.85	280.21*	31.71

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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