

Table I.D.2.c(1998) Average total employee contribution (in dollars) for any-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	1,190	1,272	1,199	1,868	1,432	1,049	1,439	1,135
Industry group **								
Agric., fish., forest.	833	--	--	--	--	--	911	662 *
Mining	573	--	--	--	--	--	64 *	596
Construction	1,033	--	--	--	--	--	1,002 *	1,108
Manufacturing	906	--	--	--	--	--	1,371	879
Transp., commu., util.	981	--	--	--	--	--	1,124 *	972
Wholesale trade	1,202	--	--	--	--	--	1,367 *	1,172
Retail Trade	1,401	--	--	--	--	--	1,581	1,346
Fin., ins., real est.	1,447	--	--	--	--	--	1,101	1,500
Services	1,746	--	--	--	--	--	1,731	1,755
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	1,146	--	--	--	--	--	1,446	1,095
For profit, unincorporated	1,330	--	--	--	--	--	1,275	1,378
Nonprofit	1,528	--	--	--	--	--	1,523	1,531
Unknown	1,240	--	--	--	--	--	--	1,240
Age of firm								
Less than 5 years	991	--	--	--	--	--	963 *	1,029
5-9 years	1,317	--	--	--	--	--	1,228	1,396
10-19 years	1,339	--	--	--	--	--	1,250	1,456
20 or more years	1,158	--	--	--	--	--	1,637	1,036
Unknown	1,208	--	--	--	--	--	1,451 *	1,206
Multi/single status								
2 or more locations	1,141	--	--	--	--	--	2,817	1,100
1 location only	1,376	--	--	--	--	--	1,276	1,715
Percent full-time employees								
Less than 25%	818	--	--	--	--	--	717 *	885
25-49 %	1,544	--	--	--	--	--	1,422	1,562
50-74 %	1,391	--	--	--	--	--	1,253	1,445
75% or more	1,156	--	--	--	--	--	1,473	1,089
Union presence								
No union employees	1,423	--	--	--	--	--	1,592	1,358
Has union employees	810	--	--	--	--	--	355 *	846
Unknown	1,089	--	--	--	--	--	1,449	1,077
Percent low wage employees **								
50% or more low wage	1,381	--	--	--	--	--	1,515	1,280
Less than 50% low wage	1,246	--	--	--	--	--	1,414	1,169
Unknown	1,117	--	--	--	--	--	2,020	1,105

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.c(1998) Standard error for average total employee contribution (in dollars) for any-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	47.48	158.79	174.41	364.94	106.12	51.27	153.09	38.72
Industry group **								
Agric., fish., forest.	231.29	--	--	--	--	--	256.76	205.35 *
Mining	133.76	--	--	--	--	--	146.30 *	137.95
Construction	258.22	--	--	--	--	--	351.88 *	256.05
Manufacturing	65.69	--	--	--	--	--	197.25	63.91
Transp., commu., util.	126.10	--	--	--	--	--	353.03 *	129.05
Wholesale trade	145.04	--	--	--	--	--	417.33 *	109.26
Retail Trade	106.28	--	--	--	--	--	177.24	92.26
Fin., ins., real est.	83.19	--	--	--	--	--	282.42	91.09
Services	173.05	--	--	--	--	--	374.05	128.45
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	40.84	--	--	--	--	--	155.10	40.06
For profit, unincorporated	181.88	--	--	--	--	--	233.82	199.53
Nonprofit	170.00	--	--	--	--	--	339.69	128.00
Unknown	192.00	--	--	--	--	--	--	192.00
Age of firm								
Less than 5 years	223.89	--	--	--	--	--	292.64 *	200.74
5-9 years	169.77	--	--	--	--	--	181.67	278.59
10-19 years	91.59	--	--	--	--	--	183.47	137.12
20 or more years	104.50	--	--	--	--	--	259.67	65.59
Unknown	61.21	--	--	--	--	--	574.42 *	63.35
Multi/single status								
2 or more locations	51.70	--	--	--	--	--	656.55	41.28
1 location only	103.88	--	--	--	--	--	114.34	153.08
Percent full-time employees								
Less than 25%	205.61	--	--	--	--	--	322.82 *	202.10
25-49 %	109.94	--	--	--	--	--	323.74	119.39
50-74 %	112.31	--	--	--	--	--	230.63	98.55
75% or more	59.40	--	--	--	--	--	191.32	43.99
Union presence								
No union employees	69.40	--	--	--	--	--	178.80	55.48
Has union employees	48.52	--	--	--	--	--	145.11 *	44.76
Unknown	134.56	--	--	--	--	--	415.83	154.27
Percent low wage employees **								
50% or more low wage	166.38	--	--	--	--	--	325.64	161.61
Less than 50% low wage	91.04	--	--	--	--	--	171.18	55.46
Unknown	64.13	--	--	--	--	--	453.14	68.75

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.