

Table IC2. Average annual employee contribution for single coverage in private establishments¹ offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	All firm sizes	Firm Size ²					
		Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees
Average annual employee contribution for single coverage							
United States.....	\$312	\$227	\$293	\$306	\$332	\$324	\$277
<i>Industry group</i>							
Agriculture, forestry, and fishing.....	217	*209	440	*166	*261	*132	263
Mining.....	210	*184	*47	*98	*123	276	*64
Construction.....	327	222	287	359	288	559	266
Manufacturing.....	274	274	273	324	291	259	330
Transportation, Communication, and Utilities.....	236	*251	163	245	376	211	220
Wholesale Trade.....	304	161	247	342	381	306	260
Retail Trade.....	430	297	405	407	541	441	355
Finance, Insurance, and Real Estate.....	339	163	225	244	337	402	210
Services.....	311	222	300	272	299	349	264
<i>Ownership</i>							
For profit.....	315	224	294	317	340	327	278
Incorporated.....	311	207	288	318	345	315	277
Unincorporated.....	360	264	340	304	304	536	284
Non-profit.....	304	280	295	274	310	315	286
Other.....	265	*189	*150	192	279	306	168
<i>Age of firm</i>							
Under 5 years.....	355	262	338	333	481	368	318
5-9 years.....	355	269	406	371	325	379	347
10-19 years.....	292	207	269	295	314	346	261
20 or more years.....	308	214	258	293	329	317	255
<i>Number of locations in firm</i>							
Two or more locations.....	324	143	301	291	336	327	287
One location.....	294	230	291	314	325	298	275
<i>Metropolitan area indicator</i>							
Metropolitan area.....	315	232	300	307	329	327	281
Non-metropolitan area.....	294	204	253	298	350	299	257
<i>Percent of full-time employees</i>							
Less than 25 percent.....	376	*250	*443	227	374	406	270
25-49 percent.....	358	290	447	433	403	311	390
50-74 percent.....	336	296	366	342	339	336	330
75 percent or more.....	304	208	271	297	326	320	262
<i>Whether establishment has union employees</i>							
No union employees.....	324	229	293	313	338	355	279
Union employees.....	221	*90	*175	190	296	208	180
<i>Percent of low-wage employees³</i>							
50 percent or more of employees are low-wage.....	390	313	*453	381	501	351	364
Less than 50 percent of employees are low-wage.....	300	221	281	303	341	301	270
							314

¹ An establishment is defined as a business at a single physical location.

² Number of employees nationwide as reported by respondent.

³ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

* Figure does not meet standard of reliability or precision.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IC2. Standard errors for average annual employee contribution for single coverage in private establishments¹ offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	All firm sizes	Firm Size ²						Under 50 employees	50 or more employees
		Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees			
Standard errors									
United States.....	7	13	17	12	17	12	10	9	
<i>Industry group</i>									
Agriculture, forestry, and fishing.....	47	*89	131	*78	*82	*75	60	*60	
Mining.....	32	*123	*38	*55	*58	41	*33	36	
Construction.....	33	36	58	56	66	142	29	63	
Manufacturing.....	11	50	42	28	24	14	32	12	
Transportation, Communication, and Utilities.....	22	*90	45	42	58	30	39	25	
Wholesale Trade.....	17	31	39	43	42	28	23	24	
Retail Trade.....	18	34	52	38	74	22	27	22	
Finance, Insurance, and Real Estate....	16	47	46	36	48	21	28	19	
Services.....	15	21	30	19	29	29	16	20	
<i>Ownership</i>									
For profit.....	8	14	18	14	20	14	10	10	
Incorporated.....	7	16	18	15	20	11	11	9	
Unincorporated.....	52	29	73	39	69	154	26	90	
Non-profit.....	15	56	63	31	37	19	33	16	
Other.....	29	*91	*63	45	45	54	42	36	
<i>Age of firm</i>									
Under 5 years.....	29	43	63	48	103	43	33	45	
5-9 years.....	19	37	52	42	36	38	29	25	
10-19 years.....	14	19	29	24	35	38	16	21	
20 or more years.....	9	21	24	15	21	14	14	11	
<i>Number of locations in firm</i>									
Two or more locations.....	10	41	54	20	22	12	27	10	
One location.....	9	14	18	15	25	30	10	15	
<i>Metropolitan area indicator</i>									
Metropolitan area.....	8	15	20	14	19	13	11	10	
Non-metropolitan area.....	11	24	28	27	35	16	19	14	
<i>Percent of full-time employees</i>									
Less than 25 percent.....	41	*140	*154	41	85	55	60	46	
25-49 percent.....	18	55	63	48	52	22	37	21	
50-74 percent.....	13	38	57	32	30	18	28	15	
75 percent or more.....	8	14	18	14	20	14	11	10	
<i>Whether establishment has union employees</i>									
No union employees.....	8	13	17	13	18	17	10	11	
Union employees.....	17	*38	*56	32	50	19	34	18	
<i>Percent of low-wage employees³</i>									
50 percent or more of employees are low-wage.....	33	66	*158	71	57	47	62	38	
Less than 50 percent of employees are low-wage.....	6	14	17	13	17	11	10	8	

¹ An establishment is defined as a business at a single physical location.

² Number of employees nationwide as reported by respondent.

³ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

* Figure does not meet standard of reliability or precision.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).