

Table I.C.1(1996) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	1,991.64	2,229.04	2,015.51	1,923.01	1,900.78	2,014.68	2,070.11	1,965.29
Industry group								
Agric., fish., forest.	1,666.53	1,742.09	1,750.54	1,748.00	1,699.37	1,538.23	1,770.82	1,574.29
Mining	2,201.47	2,513.89	2,947.84	1,659.12	2,170.29	2,181.14	2,686.62	2,108.88
Construction	1,999.53	2,228.57	2,150.15	1,893.83	1,978.90	1,704.13	2,144.33	1,834.72
Manufacturing	1,849.70	2,075.56	1,828.53	1,904.31	1,758.07	1,878.84	1,916.93	1,836.34
Transp., commu., util.	2,056.87	2,362.34	1,734.51	1,912.05	1,850.25	2,173.88	1,982.76	2,070.93
Wholesale trade	1,906.12	2,159.90	2,021.59	1,717.84	1,930.40	1,912.56	1,953.63	1,887.98
Retail trade	1,823.31	2,282.06	1,972.28	1,786.18	1,688.53	1,770.36	2,035.90	1,751.71
Fin., ins., real est.	2,063.34	2,301.03	2,208.01	1,818.96	1,859.74	2,135.32	2,184.32	2,032.95
Services	2,135.23	2,240.59	2,069.82	2,067.81	2,043.15	2,222.52	2,135.93	2,134.95
Unknown	3,092.66	3,431.32	2,045.24	0.00	0.00	0.00	3,092.66	0.00
Ownership								
For profit, incorporated	1,937.87	2,197.17	1,991.29	1,870.49	1,814.54	1,965.00	2,025.25	1,907.39
For profit, unincorporated	2,034.42	2,171.56	1,958.68	1,847.55	2,056.17	2,014.62	2,065.32	2,012.51
Nonprofit	2,241.74	2,566.28	2,232.83	2,285.07	2,122.94	2,292.21	2,395.18	2,212.61
Unknown	1,975.05	2,358.16	2,372.13	1,681.09	1,784.42	2,000.55	2,238.20	1,924.43
Age of firm								
Less than 5 years	1,977.30	2,143.96	1,947.02	1,974.89	1,774.00	1,575.25	2,067.68	1,791.74
5-9 years	1,950.64	2,185.34	1,944.66	1,918.62	1,748.59	1,981.12	1,992.68	1,893.10
10-19 years	1,936.73	2,273.76	1,996.09	1,831.71	1,745.83	1,960.42	2,074.01	1,803.56
20 or more years	2,054.78	2,303.66	2,091.90	1,981.89	1,967.11	2,118.04	2,125.04	2,030.51
Unknown	1,963.74	1,934.33	1,900.80	1,840.84	1,919.77	1,984.84	1,913.37	1,965.19
Multi/single status								
2 or more locations	1,978.40	1,906.79	1,949.32	1,913.52	1,927.40	2,006.78	1,897.85	1,982.00
1 location only	2,013.40	2,238.46	2,023.94	1,927.16	1,854.85	2,276.84	2,090.51	1,900.49
Percent full-time employees								
Less than 25%	2,002.41	2,380.90	2,227.16	2,050.19	1,998.76	1,782.01	2,246.05	1,887.28
25-49%	1,859.74	2,483.02	2,092.95	1,915.78	2,030.80	1,649.03	2,088.80	1,784.84
50-74%	2,028.87	2,184.37	2,114.27	2,044.15	1,917.99	2,039.46	2,151.05	1,987.62
75% or more	1,992.84	2,224.11	1,999.37	1,907.68	1,893.81	2,032.13	2,057.00	1,971.42
Union presence								
No union employees	1,951.89	2,178.58	1,960.58	1,883.65	1,869.02	1,984.26	2,015.56	1,920.35
Has union employees	2,294.28	3,084.71	2,776.61	2,277.92	2,026.02	2,356.75	2,768.41	2,236.64
Unknown	1,987.04	2,483.22	2,178.11	2,116.98	1,987.69	1,949.31	2,321.48	1,956.09
Percent low wage employees								
50% or more low wage	1,895.91	2,343.12	1,962.05	1,929.89	1,785.19	1,884.66	2,100.46	1,824.34
Less than 50% low wage	2,000.77	2,194.09	2,003.03	1,905.75	1,902.52	2,079.10	2,040.16	1,980.26
Unknown	1,998.10	2,497.38	2,164.60	2,027.85	1,960.21	1,980.98	2,313.06	1,973.13

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.1(1996) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	14.46	41.78	32.07	13.59	20.07	33.48	12.81	18.36
Industry group								
Agric., fish., forest.	49.97	75.41	259.39	294.34	320.09	263.70	88.40	153.62
Mining	162.58	495.01	591.52	465.20	320.91	241.56	334.11	175.43
Construction	73.40	116.61	130.24	91.55	114.20	155.65	97.45	101.22
Manufacturing	23.61	103.65	64.83	78.73	49.92	39.24	41.49	31.22
Transp., commu., util.	68.12	270.64	113.50	107.87	147.49	77.06	89.24	74.89
Wholesale trade	45.53	102.48	93.99	27.95	123.79	80.67	41.76	51.51
Retail trade	23.67	87.03	91.26	28.29	43.27	42.99	43.32	30.43
Fin., ins., real est.	54.78	74.23	93.08	61.24	58.80	85.90	53.11	76.54
Services	41.20	58.04	38.67	26.97	40.50	111.75	26.19	52.82
Unknown	572.74	682.01	609.85	0.00	0.00	0.00	572.74	0.00
Ownership								
For profit, incorporated	13.55	33.01	40.30	16.27	16.78	33.72	15.74	16.39
For profit, unincorporated	71.79	78.52	103.13	56.82	93.84	172.03	63.68	86.75
Nonprofit	44.28	110.83	75.61	38.96	34.42	90.79	40.39	49.63
Unknown	61.79	276.38	427.97	137.18	94.63	86.15	189.70	55.42
Age of firm								
Less than 5 years	38.13	99.12	126.12	105.47	99.23	97.34	56.32	98.81
5-9 years	29.66	81.79	57.09	52.94	68.43	101.43	23.67	77.93
10-19 years	29.11	59.26	61.38	45.48	77.79	119.23	23.28	41.93
20 or more years	33.27	57.14	35.53	22.28	45.28	57.43	16.86	46.66
Unknown	32.32	125.89	110.07	22.80	36.65	50.67	47.29	33.71
Multi/single status								
2 or more locations	20.91	112.75	69.63	28.56	32.73	33.63	33.94	21.52
1 location only	18.47	41.46	34.92	13.66	53.10	146.82	14.16	38.17
Percent full-time employees								
Less than 25%	85.65	147.49	216.28	180.25	146.01	160.53	105.07	127.98
25-49%	50.30	220.54	120.13	45.25	127.04	76.39	99.66	81.70
50-74%	40.12	63.60	144.26	65.75	63.27	109.26	47.98	48.46
75% or more	19.75	50.29	37.79	16.82	29.53	38.47	17.25	24.26
Union presence								
No union employees	14.38	40.68	29.95	14.85	25.70	33.41	12.67	22.35
Has union employees	103.61	238.83	373.15	111.03	63.20	155.32	159.51	127.15
Unknown	40.68	106.78	104.69	98.37	81.90	40.28	91.86	36.59
Percent low wage employees								
50% or more low wage	62.63	199.81	113.16	88.31	65.47	92.27	117.12	60.50
Less than 50% low wage	14.28	39.85	33.60	21.25	22.56	57.37	12.18	21.75
Unknown	38.01	93.53	87.59	66.06	72.39	42.18	61.09	37.83

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 1. a(1996) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	1,911.64	2,145.07	1,917.00	1,759.29	1,731.93	2,023.52	1,947.65	1,899.90
Industry group								
Agric., fish., forest.	1,578.82	1,448.09	1,407.21	1,653.45	1,560.23	1,536.43	1,676.82	1,530.81
Mining	1,825.14	2,376.88 *	0.00	0.00	2,249.78	1,580.61	2,376.88 *	1,777.08
Construction	1,830.93	2,004.54	2,061.53	1,514.15	1,660.85	1,715.22	1,932.28	1,615.58
Manufacturing	1,846.02	2,268.65	1,797.69	1,858.24	1,651.80	1,942.82	1,969.90	1,809.37
Transp., commu., util.	1,827.80	1,719.17	1,763.10	1,584.31	1,537.10	2,000.10	1,711.84	1,850.59
Wholesale trade	1,769.88	2,025.86	2,107.94	1,627.03	1,700.11	1,734.75	1,861.85	1,725.89
Retail trade	1,744.81	2,371.09	1,890.50	1,705.80	1,543.80	1,684.68	2,069.57	1,642.19
Fin., ins., real est.	1,999.49	2,143.87	1,877.97	1,691.09	1,736.26	2,107.06	1,960.74	2,006.48
Services	2,047.91	2,127.88	1,933.24	1,825.83	1,852.18	2,304.34	1,937.56	2,082.60
Unknown	2,331.00 *	2,331.00 *	0.00	0.00	0.00	0.00	2,331.00 *	0.00
Ownership								
For profit, incorporated	1,866.87	2,063.94	1,908.56	1,719.78	1,648.33	1,976.50	1,906.02	1,852.74
For profit, unincorporated	1,879.01	2,167.24	1,886.01	1,700.98	1,737.74	2,031.81	1,995.17	1,809.22
Nonprofit	2,147.48	2,821.27	2,027.53	2,034.92	1,949.60	2,299.74	2,228.95	2,135.60
Unknown	1,760.57	2,465.55	1,733.95	1,623.67	1,612.15	1,757.17	2,049.01	1,712.27
Age of firm								
Less than 5 years	1,861.46	1,981.89	1,770.24	1,937.65	1,497.94	1,493.27	1,997.44	1,586.62
5-9 years	1,747.15	2,073.55	1,671.76	1,555.23	1,681.73	1,685.61	1,759.28	1,718.42
10-19 years	1,817.33	2,273.79	1,913.40	1,619.84	1,565.65	2,022.41	1,972.06	1,686.27
20 or more years	1,978.09	2,242.16	2,050.48	1,854.21	1,803.63	2,141.67	2,015.09	1,966.44
Unknown	1,929.68	1,627.28	2,347.38	1,709.88	1,748.65	1,987.59	1,963.18	1,929.06
Multi/single status								
2 or more locations	1,938.51	1,522.73	2,034.88	1,736.18	1,757.59	2,022.79	1,797.01	1,943.66
1 location only	1,867.08	2,163.36	1,900.91	1,766.85	1,689.40	2,065.08	1,962.39	1,726.94
Percent full-time employees								
Less than 25%	1,955.40	2,396.13	1,791.35	1,682.16	2,005.98	1,931.91	2,050.24	1,883.28
25-49%	1,752.13	1,762.33	1,848.07	1,768.54	1,900.11	1,650.88	1,783.58	1,741.88
50-74%	1,966.72	1,939.14	2,080.76	1,910.09	1,840.72	2,045.35	1,973.41	1,964.62
75% or more	1,911.02	2,178.06	1,906.77	1,746.69	1,707.53	2,037.65	1,948.65	1,898.88
Union presence								
No union employees	1,843.22	2,059.85	1,908.31	1,755.28	1,690.21	1,951.50	1,912.70	1,808.96
Has union employees	2,397.91	3,092.85	2,297.09	1,887.42	1,988.54	2,595.98	2,356.11	2,402.90
Unknown	1,926.11	2,826.44	1,833.59	1,737.62	1,810.13	1,930.64	2,197.11	1,907.42
Percent low wage employees								
50% or more low wage	1,805.33	2,573.66	1,809.61	1,924.78	1,630.45	1,783.02	2,099.62	1,676.69
Less than 50% low wage	1,918.90	2,098.19	1,936.63	1,719.75	1,745.16	2,116.91	1,922.95	1,916.79
Unknown	1,928.09	2,378.49	1,756.08	1,774.95	1,768.58	1,967.24	2,003.40	1,924.20

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.1.a(1996) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	29.63	62.87	66.74	49.70	30.94	72.22	36.68	39.13
Industry group								
Agric., fish., forest.	60.25	206.56	392.56	495.42	437.31	396.03	224.17	274.61
Mining	439.76	751.63 *	0.00	0.00	670.77	471.39	751.63 *	464.84
Construction	96.81	189.22	222.92	87.79	264.85	254.06	165.39	63.31
Manufacturing	40.21	216.90	140.29	117.12	48.52	72.86	101.22	45.65
Transp., commu., util.	67.30	269.25	330.08	121.33	255.68	85.43	124.60	93.31
Wholesale trade	51.74	252.11	288.67	73.27	87.69	79.50	96.57	57.32
Retail trade	37.75	109.01	196.10	61.77	70.99	56.21	101.42	52.39
Fin., ins., real est.	64.63	202.22	111.92	52.50	76.30	107.32	71.87	90.74
Services	73.61	78.78	47.53	29.66	71.58	165.49	27.42	92.90
Unknown	737.13 *	737.13 *	0.00	0.00	0.00	0.00	737.13 *	0.00
Ownership								
For profit, incorporated	34.92	68.14	77.79	55.41	35.95	74.48	47.33	45.74
For profit, unincorporated	81.94	212.79	84.69	187.79	120.73	257.13	99.18	89.73
Nonprofit	92.09	354.08	122.11	71.55	53.76	199.48	99.91	105.28
Unknown	62.24	288.89	412.99	385.62	188.64	76.30	248.48	80.61
Age of firm								
Less than 5 years	108.02	218.33	173.87	142.96	82.59	275.26	153.22	55.79
5-9 years	44.32	128.25	60.79	71.87	112.66	366.14	49.63	88.78
10-19 years	33.61	84.43	158.34	37.53	61.40	251.29	57.59	46.23
20 or more years	49.10	103.92	74.28	59.85	46.92	68.98	42.02	60.02
Unknown	57.73	255.88	454.70	77.22	63.74	93.07	136.55	58.25
Multi/single status								
2 or more locations	43.85	179.47	96.26	114.91	53.14	73.47	72.85	44.35
1 location only	25.06	64.88	85.90	49.59	43.29	499.09	42.28	24.39
Percent full-time employees								
Less than 25%	84.19	382.82	263.25	140.09	157.69	239.29	193.62	109.91
25-49%	58.47	157.93	165.98	79.86	119.28	86.91	93.27	65.67
50-74%	54.09	108.24	176.73	66.62	36.64	117.72	70.93	73.95
75% or more	33.03	80.11	78.23	55.17	31.96	76.40	41.33	42.36
Union presence								
No union employees	22.74	63.18	76.64	52.66	36.70	66.17	41.69	27.21
Has union employees	193.50	462.46	560.19	102.21	151.93	253.24	239.01	221.37
Unknown	45.70	252.06	154.00	94.99	91.33	53.68	107.50	49.57
Percent low wage employees								
50% or more low wage	99.76	364.62	151.46	130.92	126.21	68.42	204.89	75.26
Less than 50% low wage	33.25	54.04	79.15	40.36	59.39	116.13	27.10	51.26
Unknown	57.83	169.38	315.47	66.00	73.89	59.59	112.53	58.68

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 1. b(1996) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	2,018.60	2,201.70	2,044.12	1,966.54	1,966.69	2,028.41	2,083.23	1,997.78
Industry group								
Agric., fish., forest.	1,591.72	1,741.43	1,734.88 *	1,864.85	1,851.21	1,399.82	1,746.56	1,465.73
Mining	2,092.80	2,475.77	2,788.36	1,572.97 *	1,883.94	2,219.99	2,625.10	1,991.94
Construction	2,103.57	2,406.17	2,198.43	1,998.55	2,061.24	1,948.73	2,268.83	1,960.06
Manufacturing	1,848.83	1,843.59	1,842.58	1,843.12	1,888.16	1,827.62	1,825.37	1,852.75
Transp., commu., util.	2,167.91	2,714.14	1,712.34	2,082.69	1,954.43	2,270.59	2,118.85	2,176.93
Wholesale trade	1,926.97	2,223.52	2,045.49	1,784.62	1,896.78	1,952.68	1,994.53	1,905.08
Retail trade	1,866.48	2,080.78	2,004.37	1,783.56	1,797.10	1,862.59	1,940.66	1,844.13
Fin., ins., real est.	2,138.81	2,296.53	2,347.35	1,755.14	1,993.83	2,246.60	2,234.04	2,111.93
Services	2,140.01	2,191.90	2,086.93	2,145.69	2,067.39	2,193.73	2,155.26	2,133.66
Unknown	3,371.74	3,819.18	2,028.00 *	0.00	0.00	0.00	3,371.74	0.00
Ownership								
For profit, incorporated	1,973.70	2,223.71	2,031.62	1,923.26	1,885.85	1,983.80	2,065.03	1,943.17
For profit, unincorporated	2,093.48	2,026.92	1,860.13	1,992.82	2,419.96	2,035.63	1,988.84	2,157.15
Nonprofit	2,221.75	2,241.66	2,285.70	2,258.49	2,118.50	2,301.55	2,276.92	2,210.81
Unknown	2,058.37	2,601.17	2,836.71	1,673.15	1,938.04	2,061.56	2,424.81	2,003.74
Age of firm								
Less than 5 years	2,017.20	2,221.39	2,112.82	1,862.25	2,009.46	1,532.56	2,123.62	1,815.44
5-9 years	1,991.56	2,221.96	1,941.27	2,066.77	1,733.49	2,060.07	2,024.13	1,957.06
10-19 years	1,979.25	2,158.41	2,042.09	1,918.17	1,905.60	1,891.64	2,083.45	1,873.10
20 or more years	2,041.05	2,236.09	2,101.16	1,997.65	1,966.66	2,094.29	2,119.16	2,015.94
Unknown	2,016.91	1,933.22	1,738.39	1,910.22	2,048.07	2,020.93	1,910.21	2,020.47
Multi/single status								
2 or more locations	2,009.59	1,886.76	1,874.21	1,979.92	2,009.61	2,017.71	1,918.53	2,014.05
1 location only	2,033.69	2,211.81	2,066.44	1,960.34	1,888.48	2,356.64	2,105.68	1,936.83
Percent full-time employees								
Less than 25%	2,131.82	2,353.79	2,445.64	1,884.25	1,907.58	2,277.42	2,314.64	2,063.80
25-49%	1,861.32	2,757.33	2,122.21	1,923.07	1,887.47	1,674.69	2,168.43	1,756.60
50-74%	2,036.51	2,265.46	1,983.81	2,039.51	2,016.65	1,997.21	2,142.79	2,000.41
75% or more	2,020.98	2,176.03	2,042.26	1,961.77	1,963.25	2,043.95	2,070.15	2,005.30
Union presence								
No union employees	1,983.90	2,156.74	1,973.52	1,918.49	1,941.81	2,010.92	2,020.41	1,966.64
Has union employees	2,256.89	3,106.56	2,980.82	2,345.34	2,010.28	2,284.04	2,887.55	2,184.16
Unknown	2,016.92	2,347.29	2,175.74	2,182.33	2,068.12	1,972.46	2,306.49	1,987.18
Percent low wage employees								
50% or more low wage	1,894.29	2,149.95	1,839.20	1,804.41	1,856.73	1,934.12	1,900.61	1,892.55
Less than 50% low wage	2,030.52	2,181.54	2,041.23	1,952.42	1,966.66	2,089.91	2,062.07	2,015.14
Unknown	2,025.23	2,428.70	2,167.59	2,135.02	2,014.13	1,996.00	2,343.40	1,994.63

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 1. b(1996) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	13.27	48.97	40.64	17.70	38.08	30.79	12.48	15.92
Industry group								
Agric., fish., forest.	106.12	122.27	643.55 *	272.95	480.14	291.68	84.15	230.22
Mining	174.24	481.17	745.36	481.11 *	434.10	256.84	443.66	168.14
Construction	74.45	326.38	161.10	128.44	183.89	113.22	113.33	110.94
Manufacturing	35.89	102.71	113.56	75.11	86.40	77.73	49.18	41.92
Transp., commu., util.	105.48	408.05	146.77	157.78	158.92	102.53	179.18	105.34
Wholesale trade	42.53	128.42	128.50	83.36	94.44	103.35	60.24	48.90
Retail trade	44.75	93.43	113.40	25.38	48.92	81.84	69.32	55.29
Fin., ins., real est.	72.69	88.62	189.75	86.25	86.21	92.54	78.28	92.51
Services	42.87	71.67	60.56	35.38	49.53	102.76	44.39	45.85
Unknown	895.37	1,002.02	641.31 *	0.00	0.00	0.00	895.37	0.00
Ownership								
For profit, incorporated	13.50	41.07	40.06	27.22	38.56	43.93	17.08	17.85
For profit, unincorporated	101.23	95.15	137.97	99.31	169.49	208.25	85.09	130.34
Nonprofit	51.46	71.76	121.49	54.84	82.18	99.07	62.89	54.15
Unknown	112.22	725.19	814.44	211.34	66.76	136.60	589.13	102.38
Age of firm								
Less than 5 years	56.88	152.28	147.22	80.55	136.81	242.14	64.71	99.40
5-9 years	51.09	113.51	56.24	75.21	63.25	110.43	49.77	98.63
10-19 years	17.18	89.74	71.22	55.19	122.21	150.70	37.67	23.03
20 or more years	36.52	63.13	59.70	37.52	50.78	67.15	27.65	49.88
Unknown	37.05	149.82	232.48	39.74	70.70	54.27	81.15	37.95
Multi/single status								
2 or more locations	20.38	251.50	131.51	54.39	49.82	32.05	60.04	21.11
1 location only	24.46	48.99	47.23	28.22	51.63	350.08	16.69	49.05
Percent full-time employees								
Less than 25%	72.20	216.09	303.97	100.61	277.53	179.49	154.56	101.84
25-49%	63.03	329.72	137.38	77.79	168.20	124.55	112.52	82.79
50-74%	77.61	114.07	98.01	81.51	87.89	187.95	50.66	101.61
75% or more	20.06	55.74	41.64	26.02	41.65	31.44	16.00	22.73
Union presence								
No union employees	19.22	43.38	42.72	27.27	49.54	34.29	14.96	24.87
Has union employees	81.88	322.17	485.26	174.34	85.83	156.00	200.95	108.91
Unknown	48.89	149.37	157.43	129.55	86.55	42.25	122.09	43.25
Percent low wage employees								
50% or more low wage	85.36	191.95	158.57	61.87	142.76	144.51	96.40	99.64
Less than 50% low wage	14.05	51.48	35.05	29.60	49.41	58.36	12.42	25.01
Unknown	40.45	168.85	124.38	87.30	81.47	44.91	87.58	43.26

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 1. c(1996) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	2,049.62	2,390.22	2,093.02	2,081.75	1,996.34	1,959.24	2,220.31	1,981.81
Industry group								
Agric., fish., forest.	1,932.65	1,859.13	1,846.68	1,887.68	1,921.65	2,121.87	1,858.73	2,086.30
Mining	2,483.15	2,890.32	3,030.41	2,176.39	3,124.68	2,225.25	2,822.61	2,410.85
Construction	1,933.31	2,281.03	2,182.33	2,199.78	1,906.79	1,107.69 *	2,206.04	1,634.30
Manufacturing	1,857.93	2,274.14	1,849.47	2,134.18	1,558.96	1,935.79	2,047.28	1,829.79
Transp., commu., util.	2,057.32	2,183.60	1,756.31	1,790.76	2,089.14	2,129.89	1,993.49	2,070.06
Wholesale trade	2,028.62	2,241.96	1,829.99	1,687.73	2,253.86	2,037.22	1,985.02	2,048.20
Retail trade	1,846.26	2,507.96	1,994.39	1,930.39	1,679.07	1,653.38	2,193.23	1,666.54
Fin., ins., real est.	1,977.88	2,453.10	2,265.83	2,091.31	1,629.10	1,938.54	2,298.81	1,883.44
Services	2,290.30	2,447.78	2,293.66	2,243.67	2,445.71	2,141.67	2,352.44	2,257.77
Unknown	1,577.56	1,322.49	2,136.00 *	0.00	0.00	0.00	1,577.56	0.00
Ownership								
For profit, incorporated	1,947.45	2,330.18	2,003.53	1,980.73	1,833.32	1,893.02	2,109.20	1,887.03
For profit, unincorporated	2,152.69	2,426.78	2,292.18	1,647.53	2,048.43	1,827.55	2,298.06	1,929.55
Nonprofit	2,463.84	2,796.59	2,503.74	2,682.28	2,496.52	2,254.56	2,825.53	2,371.38
Unknown	2,087.45	2,023.25 *	2,875.77	1,740.42	1,669.06	2,326.06	2,137.37	2,066.61
Age of firm								
Less than 5 years	2,088.87	2,183.12	1,747.94	2,678.93	1,594.78	2,042.56	2,044.81	2,210.14
5-9 years	2,171.22	2,286.77	2,501.84	2,352.22	1,867.18	1,763.57	2,405.03	1,834.05
10-19 years	2,039.52	2,540.27	2,024.54	1,961.24	1,722.04	2,083.06	2,213.58	1,850.23
20 or more years	2,211.06	2,468.87	2,121.19	2,115.01	2,316.15	2,142.25	2,262.24	2,186.73
Unknown	1,863.29	2,169.52	1,880.28	1,774.07	1,835.64	1,873.88	1,870.54	1,863.05
Multi/single status								
2 or more locations	1,952.80	2,566.23	2,062.05	1,949.57	1,957.12	1,945.78	1,972.87	1,951.86
1 location only	2,197.72	2,386.17	2,096.10	2,159.26	2,056.91	2,255.77	2,246.25	2,107.22
Percent full-time employees								
Less than 25%	1,810.90	2,397.47	2,718.52	2,796.40	2,372.25	945.99	2,472.06	1,547.69
25-49%	2,003.13	2,819.76	2,438.47	2,055.31	2,305.89	1,575.12	2,344.11	1,901.06
50-74%	2,120.32	2,359.92	2,624.48	2,298.40	1,787.59	2,129.92	2,449.43	1,996.14
75% or more	2,049.43	2,382.31	2,017.38	2,038.08	2,005.33	1,986.92	2,184.17	1,994.83
Union presence								
No union employees	2,042.36	2,374.20	2,012.12	2,009.31	1,967.84	1,966.62	2,159.52	1,975.93
Has union employees	2,236.24	3,017.09	2,725.73	2,603.79	2,158.58	2,108.57	3,056.95	2,114.11
Unknown	2,003.81	2,364.52	2,733.10	2,666.58	2,066.68	1,911.74	2,533.41	1,948.03
Percent low wage employees								
50% or more low wage	2,096.10	2,418.35	2,464.05	2,410.89	2,007.82	1,796.54	2,560.84	1,901.26
Less than 50% low wage	2,048.54	2,346.77	2,002.30	2,063.91	1,944.23	1,975.37	2,157.24	1,980.39
Unknown	2,040.75	2,726.22	2,929.07	2,005.33	2,251.63	1,963.02	2,578.36	1,998.39

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 1. c(1996) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	30. 78	75. 28	51. 35	58. 99	66. 25	44. 27	46. 39	43. 83
Industry group								
Agric., fish., forest.	78. 17	171. 33	234. 77	414. 57	502. 80	506. 20	104. 84	340. 63
Mining	210. 70	775. 82	807. 41	621. 04	828. 64	303. 95	563. 60	200. 84
Construction	180. 77	219. 75	207. 86	326. 92	353. 81	344. 65 *	156. 38	288. 69
Manufacturing	79. 38	266. 66	71. 12	157. 85	119. 23	90. 27	109. 76	83. 75
Transp., commu., util.	72. 81	375. 79	317. 00	299. 31	523. 04	209. 80	202. 08	117. 02
Wholesale trade	157. 72	211. 91	270. 14	120. 62	382. 38	135. 92	106. 06	205. 95
Retail trade	68. 13	200. 02	120. 03	149. 85	80. 61	79. 36	114. 75	61. 26
Fin., ins., real est.	53. 57	106. 51	435. 45	146. 82	210. 58	106. 17	106. 44	79. 17
Services	85. 69	98. 51	134. 33	130. 35	159. 55	119. 85	84. 02	140. 74
Unknown	416. 98	371. 09	675. 46 *	0. 00	0. 00	0. 00	416. 98	0. 00
Ownership								
For profit, incorporated	25. 47	82. 19	62. 15	53. 62	52. 13	40. 72	41. 91	31. 21
For profit, unincorporated	52. 50	91. 72	378. 04	134. 46	327. 39	209. 97	90. 96	63. 76
Nonprofit	136. 60	180. 55	564. 81	175. 02	193. 21	184. 07	99. 22	167. 49
Unknown	77. 74	787. 18 *	697. 57	391. 55	262. 38	352. 30	214. 99	150. 68
Age of firm								
Less than 5 years	214. 33	283. 26	64. 53	439. 74	301. 70	393. 16	118. 12	340. 77
5-9 years	95. 79	82. 93	178. 50	310. 36	347. 88	368. 13	74. 30	209. 29
10-19 years	90. 14	128. 60	97. 78	106. 88	216. 44	149. 00	55. 95	140. 62
20 or more years	64. 07	76. 55	102. 36	92. 34	161. 56	116. 16	58. 49	118. 02
Unknown	47. 10	244. 47	271. 62	190. 08	63. 44	57. 04	136. 04	47. 75
Multi/single status								
2 or more locations	40. 64	288. 61	150. 46	74. 14	79. 63	41. 53	135. 82	41. 44
1 location only	76. 51	77. 14	50. 45	88. 04	229. 16	532. 91	52. 08	187. 65
Percent full-time employees								
Less than 25%	221. 44	403. 86	608. 63	349. 34	208. 68	132. 50	307. 11	236. 78
25-49%	110. 37	342. 22	246. 74	133. 65	384. 39	200. 18	188. 92	176. 20
50-74%	94. 66	119. 39	282. 67	147. 20	186. 17	99. 09	87. 78	99. 27
75% or more	38. 66	87. 23	52. 59	71. 82	88. 42	41. 68	51. 30	52. 20
Union presence								
No union employees	39. 26	73. 46	46. 84	70. 96	97. 37	80. 04	42. 02	64. 66
Has union employees	109. 54	390. 99	571. 68	407. 72	105. 49	92. 99	346. 61	81. 50
Unknown	71. 64	93. 78	300. 19	232. 85	276. 03	91. 10	98. 02	76. 44
Percent low wage employees								
50% or more low wage	104. 06	179. 78	280. 13	219. 10	149. 51	146. 95	149. 84	112. 33
Less than 50% low wage	51. 43	77. 28	49. 43	89. 05	117. 42	87. 07	48. 50	77. 07
Unknown	60. 06	178. 73	391. 61	318. 20	193. 11	64. 79	109. 15	63. 06

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.2(1996) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	342.41	325.56	285.37	319.99	330.28	373.35	303.59	355.44
Industry group								
Agric., fish., forest.	329.37	256.86	92.80 *	288.24	376.59	463.01 *	208.39	436.36
Mining	422.02 *	105.27 *	851.32 *	689.59 *	978.15	124.57	519.52	403.42 *
Construction	320.60	414.10	264.54	290.86	311.15	340.63	327.38	312.88
Manufacturing	282.53	277.33	312.65	281.14	249.33	300.09	278.37	283.36
Transp., commu., util.	271.71	350.77	247.82 *	291.38	302.67	252.11	298.76	266.58
Wholesale trade	336.15	380.00	229.46	269.85	369.28	367.35	288.78	354.23
Retail trade	415.83	344.78	388.15	407.10	452.72	424.07	370.59	431.06
Fin., ins., real est.	401.28	277.74	182.17	292.60	431.70	461.54	244.88	440.57
Services	344.07	317.02	276.47	329.39	314.94	399.87	300.47	361.43
Unknown	89.82 *	118.87 *	0.00	0.00	0.00	0.00	89.82 *	0.00
Ownership								
For profit, incorporated	346.41	329.06	294.71	321.66	338.70	374.36	303.23	361.46
For profit, unincorporated	389.04	303.82	273.24	440.12	391.20	496.73	318.57	439.02
Nonprofit	307.28	336.75 *	196.42	263.88	279.78	359.67	274.65	313.47
Unknown	313.84	349.94 *	428.12 *	204.73 *	343.98	303.58	358.00	305.35
Age of firm								
Less than 5 years	329.77	341.61	271.34	353.31	370.09	257.12	305.92	378.73
5-9 years	293.22	323.39	303.03	293.89	231.43	360.75	300.91	282.69
10-19 years	299.68	327.19	313.35	276.49	314.49	261.23 *	304.66	294.85
20 or more years	351.77	309.83	255.94	349.41	314.76	428.70	301.20	369.24
Unknown	360.90	369.38	356.92	294.01	379.69	360.51	319.25	362.10
Multi/single status								
2 or more locations	358.91	351.79	257.42	325.40	347.73	369.66	278.65	362.50
1 location only	315.28	324.79	288.93	317.63	300.17	495.79 *	306.55	328.07
Percent full-time employees								
Less than 25%	377.22	367.15 *	241.10	413.98	426.00	358.85	350.11	390.04
25-49%	331.75	374.85 *	287.10 *	389.79	255.82	335.41	382.10	315.29
50-74%	382.58	348.34	327.11	350.01	402.81	402.64	338.32	397.52
75% or more	337.98	320.23	281.94	311.04	322.34	372.42	295.74	352.09
Union presence								
No union employees	348.54	312.87	297.03	320.07	341.63	413.07	303.04	371.09
Has union employees	300.64	498.07 *	146.27	259.24	286.75	314.43	283.85	302.68
Unknown	341.24	405.71	240.53	352.67	298.21	349.44	319.07	343.29
Percent low wage employees								
50% or more low wage	380.74	323.44	394.90	358.73	380.35	407.47	326.83	399.60
Less than 50% low wage	319.97	310.79	277.30	299.33	325.65	352.53	291.80	334.63
Unknown	376.14	473.97	283.57	419.31	317.41	385.05	389.24	375.10

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	7.00	21.09	20.89	13.70	13.33	13.59	9.15	10.38
Industry group								
Agric., fish., forest.	79.54	63.38	57.35 *	80.50	95.52	141.08 *	50.52	110.01
Mining	127.87 *	81.40 *	293.62 *	224.30 *	293.35	36.86	155.66	139.47 *
Construction	38.04	99.17	46.94	46.30	53.00	73.72	39.70	43.35
Manufacturing	15.19	28.90	38.21	26.08	24.54	23.57	29.37	16.70
Transp., commu., util.	37.93	64.12	78.66 *	49.27	32.19	65.24	45.90	42.26
Wholesale trade	23.87	70.89	47.60	24.44	60.63	45.81	26.19	31.64
Retail trade	19.10	42.55	49.47	27.48	41.66	33.15	20.33	23.64
Fin., ins., real est.	11.08	40.09	37.06	60.16	48.82	31.99	23.49	9.82
Services	16.74	21.01	24.95	25.57	28.73	40.93	16.45	20.83
Unknown	116.19 *	115.04 *	0.00	0.00	0.00	0.00	116.19 *	0.00
Ownership								
For profit, incorporated	7.02	27.77	22.45	19.32	21.65	17.53	12.74	11.84
For profit, unincorporated	41.46	25.84	32.59	78.25	35.48	117.03	14.95	59.11
Nonprofit	15.49	146.22 *	47.10	29.83	27.86	31.84	51.12	16.51
Unknown	42.59	159.54 *	144.21 *	64.65 *	82.08	51.55	63.18	44.78
Age of firm								
Less than 5 years	30.66	58.07	60.68	55.52	55.99	39.48	31.05	51.38
5-9 years	18.54	27.02	38.20	34.77	54.50	59.32	15.79	33.02
10-19 years	14.61	35.00	39.92	28.75	45.36	91.89 *	14.59	21.28
20 or more years	17.94	35.07	27.55	27.72	20.15	33.11	17.50	22.61
Unknown	11.83	78.46	93.94	57.22	31.21	15.05	42.68	11.70
Multi/single status								
2 or more locations	10.58	77.54	34.55	38.27	17.88	13.40	19.05	10.70
1 location only	14.38	20.27	24.18	16.61	23.87	158.42 *	11.38	27.32
Percent full-time employees								
Less than 25%	49.19	126.76 *	63.49	100.87	80.28	73.78	59.89	63.79
25-49%	16.33	116.06 *	92.02 *	67.58	41.38	26.06	56.81	17.01
50-74%	23.75	64.19	40.36	31.65	60.33	37.27	35.21	27.62
75% or more	7.51	24.44	25.57	14.43	14.57	16.69	10.81	10.98
Union presence								
No union employees	9.46	22.35	21.39	15.38	17.88	19.85	10.75	13.04
Has union employees	30.85	205.88 *	39.08	44.74	68.62	38.01	45.35	36.75
Unknown	19.25	52.17	56.75	45.97	29.77	25.25	36.23	21.27
Percent low wage employees								
50% or more low wage	19.04	57.75	52.63	49.64	33.54	50.28	34.16	26.75
Less than 50% low wage	6.05	24.32	22.96	17.81	19.59	11.14	9.63	8.43
Unknown	18.33	66.43	71.34	64.35	21.59	23.61	33.31	20.22

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	332.49	346.59	328.88	308.67	293.70	361.32	313.40	338.72
Industry group								
Agric., fish., forest.	558.84	429.94 *	50.06 *	359.35	382.80	1,229.26	261.68	704.40
Mining	786.37 *	1,816.16 *	0.00	0.00	1,326.73 *	434.81 *	1,816.16 *	696.68 *
Construction	302.90	308.27	269.81 *	344.83	263.64	306.91	307.49	293.16
Manufacturing	275.74	163.44 *	409.73 *	262.01	246.38	290.22	257.70	281.07
Transp., commu., util.	184.13	257.36 *	189.85 *	408.47 *	93.39 *	174.08	215.24	178.01 *
Wholesale trade	343.58	566.43	268.81 *	279.89	234.63	375.82	369.08	331.38
Retail trade	426.86	436.20	458.21	355.91	444.38	431.83	414.68	430.71
Fin., ins., real est.	411.26	412.42	128.71 *	216.52	524.56	427.51	276.51	435.58
Services	316.00	284.09	327.66	323.00	264.29	357.91	300.97	320.72
Unknown	235.00 *	235.00 *	0.00	0.00	0.00	0.00	235.00 *	0.00
Ownership								
For profit, incorporated	340.44	345.47	337.12	312.31	310.08	364.86	314.41	349.83
For profit, unincorporated	400.28	394.00	434.44 *	429.07	373.53	433.87	384.63	409.68
Nonprofit	277.70	270.29 *	220.94 *	234.59	233.06	332.77	242.05	282.90
Unknown	288.84	227.64 *	239.64 *	35.19 *	167.94 *	369.35	180.42 *	307.00
Age of firm								
Less than 5 years	384.33	445.00	330.27	365.18	358.53	395.44 *	346.91	459.97
5-9 years	294.07	355.02	238.29 *	308.70	200.65 *	426.14	291.28	300.68
10-19 years	283.37	280.82	425.82	293.09	247.10	143.06 *	334.74	239.85
20 or more years	340.66	329.43	262.33	296.31	282.25	443.55	285.16	358.12
Unknown	342.16	106.10 *	515.89	299.65	339.51	344.34	361.15 *	341.80
Multi/single status								
2 or more locations	344.62	246.35 *	297.46	293.54	312.85	362.54	277.88	347.05
1 location only	312.39	349.53	333.17	313.63	261.96	292.13	316.87	305.79
Percent full-time employees								
Less than 25%	318.16	470.54 *	45.44 *	206.36 *	368.21 *	415.26 *	282.74 *	345.09
25-49%	353.22	282.59 *	364.23 *	284.00	365.56	378.73	302.57	369.73
50-74%	398.16	413.18	419.09	383.54	269.89	470.08	402.48	396.81
75% or more	324.13	334.39	323.90	305.14	292.76	347.09	304.41	330.49
Union presence								
No union employees	336.48	331.68	344.89	305.67	302.45	393.57	316.13	346.51
Has union employees	232.98	40.26 *	52.24 *	186.63 *	175.13	279.09 *	96.23 *	249.30
Unknown	356.93	637.93	259.63 *	406.01	320.22	353.00	402.60	353.78
Percent low wage employees								
50% or more low wage	299.51	394.72	442.94 *	243.69	276.70	388.78	272.76	311.21
Less than 50% low wage	315.00	319.07	315.42	302.32	296.45	337.22	306.73	319.30
Unknown	374.46	652.41	401.48 *	464.91	298.35	377.86	471.20	369.46

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 2. a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	12.07	35.67	46.89	25.82	20.73	18.63	18.65	15.31
Industry group								
Agric., fish., forest.	102.92	144.88 *	16.30 *	105.65	107.07	345.41	78.13	160.60
Mining	285.99 *	574.32 *	0.00	0.00	417.69 *	185.52 *	574.32 *	267.21 *
Construction	55.26	83.81	107.45 *	86.11	73.43	89.80	58.35	57.89
Manufacturing	21.89	50.41 *	179.13 *	58.06	39.54	25.61	61.34	24.38
Transp., commu., util.	47.66	104.92 *	131.69 *	201.22 *	114.21 *	51.20	54.64	54.05 *
Wholesale trade	48.47	148.28	114.72 *	65.51	68.32	45.26	78.65	41.73
Retail trade	38.69	75.07	77.43	59.59	53.47	58.63	47.90	49.78
Fin., ins., real est.	30.93	87.66	102.26 *	29.88	98.69	57.41	53.64	36.00
Services	19.87	30.76	45.90	35.72	27.26	35.36	29.72	21.76
Unknown	74.31 *	74.31 *	0.00	0.00	0.00	0.00	74.31 *	0.00
Ownership								
For profit, incorporated	10.74	45.39	49.98	29.59	28.66	19.74	23.57	13.33
For profit, unincorporated	28.84	45.68	158.72 *	104.34	67.53	93.80	32.65	46.54
Nonprofit	36.29	233.82 *	116.15 *	28.35	32.99	56.51	60.36	34.47
Unknown	41.06	332.57 *	153.96 *	41.92 *	93.05 *	81.72	325.45 *	79.05
Age of firm								
Less than 5 years	51.79	89.94	62.13	86.36	105.49	123.35 *	43.38	81.56
5-9 years	32.25	46.36	93.27 *	59.01	96.99 *	104.30	42.31	72.30
10-19 years	18.42	44.61	96.97	44.55	54.67	75.86 *	27.14	30.77
20 or more years	27.26	62.67	49.86	45.59	20.41	49.37	31.65	31.99
Unknown	12.01	74.41 *	136.34	71.18	34.62	14.16	126.85 *	12.23
Multi/single status								
2 or more locations	16.73	124.08 *	78.67	58.88	35.72	18.44	32.56	17.26
1 location only	19.00	34.73	52.15	26.39	33.38	85.04	20.94	26.32
Percent full-time employees								
Less than 25%	61.29	213.91 *	118.16 *	101.18 *	138.33 *	152.84 *	153.78 *	48.56
25-49%	30.30	96.51 *	148.16 *	72.42	41.55	56.22	77.53	36.77
50-74%	37.97	80.47	101.52	55.45	63.01	72.09	49.09	45.22
75% or more	14.25	40.67	55.43	31.31	22.59	24.18	22.88	17.41
Union presence								
No union employees	11.26	41.47	48.79	27.53	26.94	13.26	22.05	14.65
Has union employees	51.92	56.92 *	21.47 *	67.82 *	40.27	86.68 *	44.28 *	54.92
Unknown	33.11	117.72	87.61 *	78.19	51.97	46.71	90.20	34.77
Percent low wage employees								
50% or more low wage	51.28	91.05	149.04 *	59.71	81.95	48.31	59.13	51.88
Less than 50% low wage	12.04	39.24	50.10	24.87	43.10	22.86	19.16	15.60
Unknown	26.99	103.60	123.10 *	78.78	35.82	42.20	68.76	27.86

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 2. b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	352.44	333.46	277.39	335.66	348.29	381.49	314.03	364.80
Industry group								
Agric., fish., forest.	310.38	270.57	151.61 *	331.49 *	408.73	358.44 *	270.49	342.84
Mining	304.97 *	9.50 *	52.90 *	733.98 *	601.33	99.13 *	264.09 *	312.72 *
Construction	344.60	626.11 *	213.55	259.02	379.40	327.81	352.70	337.57
Manufacturing	284.48	321.98 *	280.78	309.16	248.36	298.82	314.06	279.56
Transp., commu., util.	283.99	376.70	270.75 *	273.93	404.22	233.13	335.40	274.54
Wholesale trade	332.70	323.89	227.14 *	268.01	394.29	337.65	278.23	350.34
Retail trade	415.79	297.15	397.72	413.86	473.62	417.86	359.59	432.72
Fin., ins., real est.	454.13	274.76	259.77	323.94	417.15	579.91	287.80	501.10
Services	359.01	326.96	265.68	348.64	332.48	424.77	306.28	380.98
Unknown	93.94 *	125.22 *	0.00	0.00	0.00	0.00	93.94 *	0.00
Ownership								
For profit, incorporated	352.12	352.72	293.42	341.25	340.64	376.10	321.92	362.22
For profit, unincorporated	418.80	265.72	209.98 *	465.70 *	456.42	555.22 *	293.73	494.89
Nonprofit	340.81	311.78 *	162.79	243.75	337.30	418.05	246.16	359.58
Unknown	275.86	349.38 *	758.44 *	248.29 *	382.40	223.85	427.87 *	253.20
Age of firm								
Less than 5 years	312.40	284.70	288.02 *	355.09	406.05	233.89 *	288.79	357.17
5-9 years	274.87	323.15	310.28	291.44	154.74 *	359.51	305.36	242.57
10-19 years	321.51	372.65	257.44	278.33	387.41	322.70	309.38	333.87
20 or more years	363.66	325.14	265.87	381.70	329.39	431.36	329.42	374.66
Unknown	375.74	553.97	349.00	313.83	411.91	369.76	339.10	376.96
Multi/single status								
2 or more locations	368.50	424.47	259.25	349.28	378.37	369.35	289.39	372.37
1 location only	325.51	330.54	279.77	329.36	293.48	753.85 *	317.39	336.44
Percent full-time employees								
Less than 25%	399.25	275.76	358.66 *	422.82	426.82	411.04	396.55	400.25
25-49%	350.94	365.12 *	308.37 *	428.30	317.78 *	326.56	424.88	325.72
50-74%	380.51	351.75	305.22	338.43	450.88	374.33	330.84	397.38
75% or more	349.07	331.43	272.61	328.76	336.82	384.22	306.73	362.58
Union presence								
No union employees	366.16	318.41	290.97	341.32	365.96	436.99	312.95	391.33
Has union employees	309.60	699.11 *	163.69 *	287.86	316.46	299.90	367.07 *	302.98
Unknown	332.87	353.93	223.89 *	311.80	277.06	350.33	300.72	336.18
Percent low wage employees								
50% or more low wage	440.52	288.96 *	362.58	499.50	504.19	401.35	386.34	455.50
Less than 50% low wage	331.41	327.56	276.55	305.11	335.10	374.28	301.49	345.99
Unknown	372.02	417.90	240.05 *	411.43	324.49	384.13	361.82	373.00

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 2. b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	11.72	24.73	21.34	16.93	19.15	18.85	13.82	12.72
Industry group								
Agric., fish., forest.	44.29	74.62	66.17 *	110.82 *	117.87	119.65 *	65.05	80.23
Mining	108.90 *	18.79 *	25.86 *	237.53 *	162.63	45.37 *	130.66 *	115.34 *
Construction	38.38	255.43 *	56.67	55.32	72.80	69.75	67.43	46.74
Manufacturing	16.34	142.97 *	47.70	34.29	41.52	25.64	46.20	15.89
Transp., commu., util.	29.68	112.46	98.62 *	59.77	75.02	45.71	76.15	34.06
Wholesale trade	34.57	60.78	69.13 *	37.00	86.95	69.01	30.90	38.88
Retail trade	20.10	72.43	56.52	34.08	58.19	30.43	20.21	22.86
Fin., ins., real est.	26.86	50.53	77.16	83.16	64.62	45.77	31.05	27.71
Services	26.57	32.60	34.87	30.18	32.20	55.73	25.05	31.06
Unknown	332.84 *	330.54 *	0.00	0.00	0.00	0.00	332.84 *	0.00
Ownership								
For profit, incorporated	7.53	35.60	26.81	23.65	19.48	19.57	19.23	8.38
For profit, unincorporated	79.41	48.59	69.06 *	157.40 *	68.97	208.33 *	34.89	115.39
Nonprofit	16.93	146.39 *	48.29	42.36	49.28	48.66	36.01	25.91
Unknown	45.99	382.92 *	228.22 *	85.66 *	54.63	56.65	357.58 *	43.95
Age of firm								
Less than 5 years	46.07	83.90	87.67 *	37.05	102.04	127.47 *	57.76	62.00
5-9 years	23.11	48.91	43.12	53.74	59.72 *	75.74	26.92	30.45
10-19 years	20.54	59.84	33.19	37.25	64.33	86.99	34.20	25.07
20 or more years	31.29	52.21	31.87	43.10	32.36	55.46	20.93	37.00
Unknown	17.30	133.96	99.63	60.18	31.84	24.10	53.92	16.74
Multi/single status								
2 or more locations	11.56	116.80	58.08	58.51	20.41	16.42	26.47	11.40
1 location only	31.09	25.26	23.77	28.33	30.50	286.74 *	17.71	62.68
Percent full-time employees								
Less than 25%	46.33	61.73	112.54 *	89.08	109.34	72.71	58.54	52.63
25-49%	21.99	115.85 *	114.43 *	70.92	115.41 *	38.50	94.53	22.61
50-74%	42.28	99.56	51.95	41.13	96.60	45.23	53.70	57.00
75% or more	14.81	26.90	29.44	17.57	21.35	22.61	16.96	15.87
Union presence								
No union employees	15.54	28.30	20.34	22.99	26.22	28.99	16.07	18.11
Has union employees	31.40	359.15 *	78.94 *	59.01	69.67	37.46	129.45 *	39.15
Unknown	22.16	83.60	79.84 *	65.26	31.20	22.59	56.03	20.93
Percent low wage employees								
50% or more low wage	35.32	91.22 *	84.70	50.73	83.43	65.68	62.74	53.15
Less than 50% low wage	11.05	32.80	25.35	25.04	31.16	26.93	11.61	14.24
Unknown	22.61	99.82	90.97 *	72.26	33.52	27.57	52.98	22.58

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.2.c(1996) 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, 1996

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	329.50	282.97	236.32	291.82	337.66	370.77	262.00	356.31
Industry group								
Agric., fish., forest.	110.69 *						87.11 *	159.69 *
Mining	596.70						887.03	534.86 *
Construction	276.27						298.53 *	251.87 *
Manufacturing	287.95						227.61	296.91
Transp., commu., util.	387.83 *						321.11	401.14 *
Wholesale trade	336.65						199.39	398.28
Retail trade	393.39						330.98	425.72
Fin., ins., real est.	257.09						110.83	300.14
Services	351.21						283.95	386.43
Unknown	0.00						0.00	0.00
				These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				
Ownership								
For profit, incorporated	338.86						231.43	378.99
For profit, unincorporated	274.87						287.25	255.86
Nonprofit	277.37						369.83 *	253.74
Unknown	480.22						412.38 *	508.55
Age of firm								
Less than 5 years	272.88						277.24	260.86
5-9 years	363.11						307.23	443.68
10-19 years	269.96						243.61	298.62
20 or more years	334.48						258.05	370.80
Unknown	349.98						214.18	354.52
Multi/single status								
2 or more locations	354.66						244.81	359.79
1 location only	291.01						263.80	341.76
Percent full-time employees								
Less than 25%	404.91						386.33 *	412.31 *
25-49%	261.24 *						396.38	220.78 *
50-74%	360.06						256.16	399.26
75% or more	327.84						254.11	357.72
Union presence								
No union employees	318.94						258.39	353.27
Has union employees	394.05						331.87 *	403.31 *
Unknown	339.20						270.46	346.44
Percent low wage employees								
50% or more low wage	368.73						310.25	393.24
Less than 50% low wage	294.64						245.79	325.27
Unknown	392.11						391.95	392.12

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.2.c(1996) 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, 1996

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	17.12	29.18	33.81	30.24	50.57	22.15	11.92	21.27
Industry group								
Agric., fish., forest.	46.48 *						42.70 *	84.41 *
Mining	163.79						250.06	161.04 *
Construction	82.45						104.61 *	87.77 *
Manufacturing	40.50						40.48	45.32
Transp., commu., util.	124.80 *						86.98	142.75 *
Wholesale trade	31.38						41.72	45.27
Retail trade	26.28						44.92	28.27
Fin., ins., real est.	42.13						27.40	53.81
Services	35.47						26.46	49.21
Unknown	0.00						0.00	0.00
Ownership								
For profit, incorporated	24.96						19.30	31.49
For profit, unincorporated	39.83						52.41	69.77
Nonprofit	46.37						126.41 *	53.05
Unknown	82.34						192.12 *	91.43
Age of firm								
Less than 5 years	40.02						43.75	65.70
5-9 years	53.19						47.41	85.30
10-19 years	35.21						38.56	76.55
20 or more years	36.61						28.94	50.88
Unknown	28.43						42.58	28.55
Multi/single status								
2 or more locations	23.17						41.26	24.16
1 location only	23.00						13.40	62.98
Percent full-time employees								
Less than 25%	78.04						232.06 *	127.45 *
25-49%	93.24 *						97.57	160.92 *
50-74%	27.93						43.62	43.72
75% or more	22.75						12.09	29.25
Union presence								
No union employees	17.67						13.22	24.02
Has union employees	98.82						105.34 *	130.10 *
Unknown	49.29						58.02	51.19
Percent low wage employees								
50% or more low wage	27.45						72.32	26.90
Less than 50% low wage	11.81						10.27	18.82
Unknown	37.37						75.41	41.53

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.3(1996) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	17.2%	14.6%	14.2%	16.6%	17.4%	18.5%	14.7%	18.1%
Industry group								
Agric., fish., forest.	19.8%	14.7% *	5.3% *	16.5%	22.2%	30.1% *	11.8%	27.7%
Mining	19.2%	4.2% *	28.9% *	41.6%	45.1%	5.7% *	19.3% *	19.1% *
Construction	16.0%	18.6%	12.3%	15.4%	15.7%	20.0%	15.3%	17.1%
Manufacturing	15.3%	13.4%	17.1%	14.8%	14.2%	16.0%	14.5%	15.4%
Transp., commu., util.	13.2%	14.8%	14.3%	15.2%	16.4%	11.6%	15.1%	12.9%
Wholesale trade	17.6%	17.6%	11.4%	15.7%	19.1%	19.2%	14.8%	18.8%
Retail trade	22.8%	15.1%	19.7%	22.8%	26.8%	24.0%	18.2%	24.6%
Fin., ins., real est.	19.4%	12.1%	8.3%	16.1%	23.2%	21.6%	11.2%	21.7%
Services	16.1%	14.1%	13.4%	15.9%	15.4%	18.0%	14.1%	16.9%
Unknown	2.9% *	3.5% *	0.0%	0.0%	0.0%	0.0%	2.9% *	0.0%
Ownership								
For profit, incorporated	17.9%	15.0%	14.8%	17.2%	18.7%	19.1%	15.0%	19.0%
For profit, unincorporated	19.1%	14.0%	14.0%	23.8%	19.0%	24.7%	15.4%	21.8%
Nonprofit	13.7%	13.1% *	8.8%	11.5%	13.2%	15.7%	11.5%	14.2%
Unknown	15.9%	14.8% *	18.0% *	12.2% *	19.3%	15.2%	16.0%	15.9%
Age of firm								
Less than 5 years	16.7%	15.9%	13.9%	17.9%	20.9%	16.3%	14.8%	21.1%
5-9 years	15.0%	14.8%	15.6%	15.3%	13.2%	18.2%	15.1%	14.9%
10-19 years	15.5%	14.4%	15.7%	15.1%	18.0%	13.3%	14.7%	16.3%
20 or more years	17.1%	13.4%	12.2%	17.6%	16.0%	20.2%	14.2%	18.2%
Unknown	18.4%	19.1%	18.8%	16.0%	19.8%	18.2%	16.7%	18.4%
Multi/single status								
2 or more locations	18.1%	18.4%	13.2%	17.0%	18.0%	18.4%	14.7%	18.3%
1 location only	15.7%	14.5%	14.3%	16.5%	16.2%	21.8%	14.7%	17.3%
Percent full-time employees								
Less than 25%	18.8%	15.4% *	10.8% *	20.2%	21.3%	20.1%	15.6%	20.7%
25-49%	17.8%	15.1% *	13.7%	20.3%	12.6%	20.3%	18.3%	17.7%
50-74%	18.9%	15.9%	15.5%	17.1%	21.0%	19.7%	15.7%	20.0%
75% or more	17.0%	14.4%	14.1%	16.3%	17.0%	18.3%	14.4%	17.9%
Union presence								
No union employees	17.9%	14.4%	15.1%	17.0%	18.3%	20.8%	15.0%	19.3%
Has union employees	13.1%	16.1% *	5.3% *	11.4%	14.2%	13.3%	10.3%	13.5%
Unknown	17.2%	16.3%	11.0%	16.7%	15.0%	17.9%	13.7%	17.5%
Percent low wage employees								
50% or more low wage	20.1%	13.8%	20.1%	18.6%	21.3%	21.6%	15.6%	21.9%
Less than 50% low wage	16.0%	14.2%	13.8%	15.7%	17.1%	17.0%	14.3%	16.9%
Unknown	18.8%	19.0%	13.1%	20.7%	16.2%	19.4%	16.8%	19.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.3(1996) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	0.26%	0.97%	1.04%	0.72%	0.70%	0.68%	0.48%	0.45%
Industry group								
Agric., fish., forest.	4.27%	4.48% *	3.78% *	4.50%	5.36%	9.73% *	2.79%	7.23%
Mining	4.95%	3.91% *	11.07% *	11.31%	10.63%	1.95% *	6.07% *	5.90% *
Construction	2.10%	4.34%	3.10%	2.93%	2.57%	3.82%	2.33%	1.99%
Manufacturing	0.82%	1.64%	2.10%	1.73%	1.47%	1.26%	1.58%	0.97%
Transp., commu., util.	1.77%	3.79%	3.63%	2.79%	1.69%	2.97%	2.40%	1.98%
Wholesale trade	1.19%	3.05%	1.97%	1.44%	2.65%	2.15%	1.30%	1.61%
Retail trade	1.02%	1.96%	1.94%	1.60%	2.20%	1.83%	0.93%	1.30%
Fin., ins., real est.	0.75%	1.73%	1.91%	3.07%	2.93%	1.91%	1.10%	0.96%
Services	0.76%	1.15%	1.29%	1.39%	1.27%	1.77%	0.86%	0.91%
Unknown	3.86% *	3.83% *	0.00%	0.00%	0.00%	0.00%	3.86% *	0.00%
Ownership								
For profit, incorporated	0.31%	1.35%	1.08%	1.04%	1.23%	0.91%	0.68%	0.58%
For profit, unincorporated	1.72%	1.16%	1.70%	4.03%	1.93%	4.87%	0.79%	2.35%
Nonprofit	0.60%	6.28% *	2.07%	1.27%	1.14%	1.13%	2.16%	0.55%
Unknown	1.95%	6.85% *	6.36% *	3.72% *	3.55%	2.62%	2.76%	2.16%
Age of firm								
Less than 5 years	1.57%	2.49%	3.27%	3.53%	3.30%	2.84%	1.69%	2.86%
5-9 years	0.90%	1.24%	2.07%	1.60%	3.60%	3.11%	0.69%	1.61%
10-19 years	0.81%	1.52%	1.96%	1.48%	2.86%	3.13%	0.67%	1.29%
20 or more years	0.67%	1.80%	1.17%	1.40%	0.84%	1.21%	0.81%	0.80%
Unknown	0.65%	3.91%	4.46%	3.17%	1.56%	0.87%	2.03%	0.65%
Multi/single status								
2 or more locations	0.46%	4.45%	1.67%	1.86%	0.87%	0.70%	0.94%	0.47%
1 location only	0.65%	0.94%	1.17%	0.81%	1.31%	6.21%	0.58%	1.28%
Percent full-time employees								
Less than 25%	1.88%	5.41% *	3.34% *	3.72%	5.00%	3.65%	2.41%	2.50%
25-49%	1.12%	4.72% *	3.87%	3.62%	3.45%	1.89%	2.90%	1.49%
50-74%	1.16%	2.89%	1.20%	1.65%	3.37%	1.97%	1.29%	1.49%
75% or more	0.25%	1.15%	1.25%	0.74%	0.72%	0.81%	0.56%	0.46%
Union presence								
No union employees	0.41%	1.09%	1.17%	0.83%	0.97%	1.01%	0.57%	0.57%
Has union employees	1.46%	6.19% *	1.60% *	2.12%	2.96%	1.91%	1.45%	1.73%
Unknown	0.93%	1.61%	2.68%	2.14%	1.75%	1.23%	1.48%	1.09%
Percent low wage employees								
50% or more low wage	1.08%	2.76%	2.12%	2.91%	1.62%	3.05%	1.88%	1.32%
Less than 50% low wage	0.28%	1.11%	1.16%	0.91%	1.02%	0.78%	0.45%	0.44%
Unknown	0.79%	2.59%	3.09%	3.00%	1.16%	1.04%	1.37%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.3.a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	17.4%	16.2%	17.2%	17.5%	17.0%	17.9%	16.1%	17.8%
Industry group								
Agric., fish., forest.	35.4%	29.7% *	3.6% *	21.7% *	24.5%	80.0%	15.6% *	46.0%
Mining	43.1% *	76.4% *	0.0%	0.0%	59.0% *	27.5% *	76.4% *	39.2% *
Construction	16.5%	15.4% *	13.1% *	22.8%	15.9%	17.9%	15.9%	18.1%
Manufacturing	14.9%	7.2% *	22.8% *	14.1%	14.9%	14.9%	13.1%	15.5%
Transp., commu., util.	10.1%	15.0% *	10.8% *	25.8% *	6.1% *	8.7% *	12.6%	9.6%
Wholesale trade	19.4%	28.0%	12.8% *	17.2%	13.8%	21.7%	19.8%	19.2%
Retail trade	24.5%	18.4%	24.2%	20.9%	28.8%	25.6%	20.0%	26.2%
Fin., ins., real est.	20.6%	19.2%	6.9% *	12.8%	30.2%	20.3%	14.1%	21.7%
Services	15.4%	13.4%	16.9%	17.7%	14.3%	15.5%	15.5%	15.4%
Unknown	10.1% *	10.1% *	0.0%	0.0%	0.0%	0.0%	10.1% *	0.0%
Ownership								
For profit, incorporated	18.2%	16.7%	17.7%	18.2%	18.8%	18.5%	16.5%	18.9%
For profit, unincorporated	21.3%	18.2%	23.0% *	25.2%	21.5%	21.4%	19.3%	22.6%
Nonprofit	12.9%	9.6% *	10.9% *	11.5%	12.0%	14.5%	10.9%	13.2%
Unknown	16.4%	9.2% *	13.8% *	2.2% *	10.4% *	21.0%	8.8% *	17.9%
Age of firm								
Less than 5 years	20.6%	22.5%	18.7%	18.8% *	23.9%	26.5%	17.4%	29.0%
5-9 years	16.8%	17.1%	14.3% *	19.8%	11.9% *	25.3%	16.6%	17.5%
10-19 years	15.6%	12.4%	22.3%	18.1%	15.8%	7.1% *	17.0%	14.2%
20 or more years	17.2%	14.7%	12.8%	16.0%	15.6%	20.7%	14.2%	18.2%
Unknown	17.7%	6.5% *	22.0%	17.5%	19.4%	17.3%	18.4%	17.7%
Multi/single status								
2 or more locations	17.8%	16.2% *	14.6%	16.9%	17.8%	17.9%	15.5%	17.9%
1 location only	16.7%	16.2%	17.5%	17.8%	15.5%	14.1%	16.1%	17.7%
Percent full-time employees								
Less than 25%	16.3%	19.6% *	2.5% *	12.3% *	18.4% *	21.5% *	13.8% *	18.3%
25-49%	20.2%	16.0% *	19.7% *	16.1%	19.2%	22.9%	17.0%	21.2%
50-74%	20.2%	21.3%	20.1%	20.1%	14.7%	23.0%	20.4%	20.2%
75% or more	17.0%	15.4%	17.0%	17.5%	17.1%	17.0%	15.6%	17.4%
Union presence								
No union employees	18.3%	16.1%	18.1%	17.4%	17.9%	20.2%	16.5%	19.2%
Has union employees	9.7%	1.3% *	2.3% *	9.9% *	8.8%	10.8%	4.1% *	10.4%
Unknown	18.5%	22.6%	14.2% *	23.4%	17.7%	18.3%	18.3%	18.5%
Percent low wage employees								
50% or more low wage	16.6%	15.3%	24.5%	12.7% *	17.0%	21.8%	13.0%	18.6%
Less than 50% low wage	16.4%	15.2%	16.3%	17.6%	17.0%	15.9%	16.0%	16.7%
Unknown	19.4%	27.4%	22.9%	26.2%	16.9%	19.2%	23.5%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.3.a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	0.62%	1.77%	2.43%	1.46%	1.21%	1.06%	1.12%	0.79%
Industry group								
Agric., fish., forest.	5.83%	11.39% *	1.16% *	6.56% *	6.86%	23.14%	5.16% *	11.07%
Mining	14.12% *	24.16% *	0.00%	0.00%	18.60% *	11.23% *	24.16% *	13.89% *
Construction	3.50%	5.17% *	5.83% *	4.49%	4.73%	3.70%	3.76%	3.45%
Manufacturing	1.16%	2.78% *	7.32% *	3.77%	2.62%	1.76%	3.10%	1.51%
Transp., commu., util.	2.56%	6.26% *	7.16% *	8.10% *	6.66% *	2.70% *	2.93%	2.86%
Wholesale trade	2.29%	6.86%	5.93% *	3.35%	3.80%	2.75%	3.84%	2.38%
Retail trade	2.01%	3.15%	4.16%	3.50%	3.86%	3.37%	2.58%	3.09%
Fin., ins., real est.	1.80%	4.08%	3.85% *	1.80%	5.90%	3.11%	2.63%	2.03%
Services	1.07%	1.71%	2.53%	1.82%	1.25%	1.78%	1.64%	1.11%
Unknown	3.19% *	3.19% *	0.00%	0.00%	0.00%	0.00%	3.19% *	0.00%
Ownership								
For profit, incorporated	0.53%	2.21%	2.34%	1.76%	1.75%	1.05%	1.44%	0.64%
For profit, unincorporated	1.78%	2.39%	8.95% *	5.61%	4.74%	4.70%	1.85%	2.74%
Nonprofit	1.33%	6.74% *	5.25% *	1.41%	1.56%	1.84%	2.84%	1.23%
Unknown	1.89%	11.24% *	10.58% *	2.07% *	5.38% *	4.40%	11.14% *	3.86%
Age of firm								
Less than 5 years	3.33%	4.76%	4.18%	6.43% *	6.92%	7.78%	2.73%	5.11%
5-9 years	1.82%	3.17%	5.97% *	3.95%	5.26% *	6.14%	2.35%	3.25%
10-19 years	1.00%	2.06%	3.89%	2.56%	3.46%	3.41% *	1.33%	1.75%
20 or more years	1.37%	3.00%	2.08%	2.45%	1.17%	2.59%	1.63%	1.65%
Unknown	0.75%	4.46% *	5.95%	3.89%	2.26%	1.00%	4.58%	0.75%
Multi/single status								
2 or more locations	0.82%	6.65% *	3.61%	3.17%	1.97%	1.05%	1.72%	0.85%
1 location only	1.10%	1.76%	2.67%	1.66%	2.16%	4.21%	1.24%	1.65%
Percent full-time employees								
Less than 25%	2.85%	8.76% *	7.55% *	4.56% *	9.02% *	6.98% *	5.13% *	3.28%
25-49%	1.89%	5.44% *	6.61% *	3.90%	2.93%	3.86%	4.55%	2.27%
50-74%	1.59%	3.65%	3.46%	3.24%	3.45%	2.73%	2.26%	1.83%
75% or more	0.76%	2.00%	2.82%	1.73%	1.41%	1.35%	1.34%	0.92%
Union presence								
No union employees	0.61%	2.08%	2.61%	1.63%	1.51%	0.75%	1.34%	0.68%
Has union employees	2.17%	2.57% *	1.19% *	3.59% *	2.27%	3.16%	1.76% *	2.35%
Unknown	1.97%	3.95%	4.63% *	4.63%	2.73%	2.56%	3.97%	2.07%
Percent low wage employees								
50% or more low wage	2.76%	3.79%	5.83%	3.96% *	3.74%	3.15%	3.48%	2.64%
Less than 50% low wage	0.64%	1.92%	2.63%	1.34%	2.63%	1.15%	1.12%	0.89%
Unknown	1.58%	4.56%	4.98%	4.29%	1.87%	2.33%	2.79%	1.65%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 3. b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	17.5%	15.1%	13.6%	17.1%	17.7%	18.8%	15.1%	18.3%
Industry group								
Agric., fish., forest.	19.5%	15.5% *	8.7% *	17.8% *	22.1%	25.6%	15.5%	23.4%
Mining	14.6% *	0.4% *	1.9% *	46.7%	31.9%	4.5% *	10.1% *	15.7% *
Construction	16.4%	26.0%	9.7% *	13.0%	18.4%	16.8%	15.5%	17.2%
Manufacturing	15.4%	17.5% *	15.2%	16.8%	13.2%	16.4%	17.2%	15.1%
Transp., commu., util.	13.1%	13.9% *	15.8% *	13.2%	20.7%	10.3%	15.8%	12.6%
Wholesale trade	17.3%	14.6%	11.1%	15.0%	20.8%	17.3%	13.9%	18.4%
Retail trade	22.3%	14.3%	19.8%	23.2%	26.4%	22.4%	18.5%	23.5%
Fin., ins., real est.	21.2%	12.0%	11.1% *	18.5%	20.9%	25.8%	12.9%	23.7%
Services	16.8%	14.9%	12.7%	16.2%	16.1%	19.4%	14.2%	17.9%
Unknown	2.8% *	3.3% *	0.0%	0.0%	0.0%	0.0%	2.8% *	0.0%
Ownership								
For profit, incorporated	17.8%	15.9%	14.4%	17.7%	18.1%	19.0%	15.6%	18.6%
For profit, unincorporated	20.0%	13.1%	11.3% *	23.4%	18.9%	27.3%	14.8%	22.9%
Nonprofit	15.3%	13.9% *	7.1% *	10.8%	15.9%	18.2%	10.8%	16.3%
Unknown	13.4%	13.4% *	26.7% *	14.8% *	19.7%	10.9% *	17.6% *	12.6%
Age of firm								
Less than 5 years	15.5%	12.8%	13.6% *	19.1%	20.2%	15.3% *	13.6%	19.7%
5-9 years	13.8%	14.5%	16.0%	14.1%	8.9% *	17.5%	15.1%	12.4%
10-19 years	16.2%	17.3%	12.6%	14.5%	20.3%	17.1%	14.8%	17.8%
20 or more years	17.8%	14.5%	12.7%	19.1%	16.7%	20.6%	15.5%	18.6%
Unknown	18.6%	28.7%	20.1%	16.4%	20.1%	18.3%	17.8%	18.7%
Multi/single status								
2 or more locations	18.3%	22.5%	13.8%	17.6%	18.8%	18.3%	15.1%	18.5%
1 location only	16.0%	14.9%	13.5%	16.8%	15.5%	32.0%	15.1%	17.4%
Percent full-time employees								
Less than 25%	18.7%	11.7% *	14.7% *	22.4%	22.4%	18.0%	17.1%	19.4%
25-49%	18.9%	13.2% *	14.5% *	22.3%	16.8%	19.5%	19.6%	18.5%
50-74%	18.7%	15.5%	15.4%	16.6%	22.4%	18.7%	15.4%	19.9%
75% or more	17.3%	15.2%	13.3%	16.8%	17.2%	18.8%	14.8%	18.1%
Union presence								
No union employees	18.5%	14.8%	14.7%	17.8%	18.8%	21.7%	15.5%	19.9%
Has union employees	13.7%	22.5% *	5.5% *	12.3%	15.7%	13.1%	12.7%	13.9%
Unknown	16.5%	15.1%	10.3% *	14.3%	13.4%	17.8%	13.0%	16.9%
Percent low wage employees								
50% or more low wage	23.3%	13.4% *	19.7%	27.7%	27.2%	20.8%	20.3%	24.1%
Less than 50% low wage	16.3%	15.0%	13.5%	15.6%	17.0%	17.9%	14.6%	17.2%
Unknown	18.4%	17.2%	11.1% *	19.3%	16.1%	19.2%	15.4%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.3.b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	0.54%	1.09%	1.09%	0.84%	0.78%	0.94%	0.65%	0.57%
Industry group								
Agric., fish., forest.	2.60%	5.31% *	4.20% *	5.57% *	6.26%	7.07%	3.69%	4.67%
Mining	4.62% *	0.88% *	1.01% *	13.02%	8.49%	2.59% *	5.20% *	5.55% *
Construction	2.07%	5.83%	3.16% *	2.94%	4.16%	3.35%	2.68%	2.68%
Manufacturing	0.98%	5.59% *	2.04%	2.10%	3.08%	1.65%	2.30%	0.91%
Transp., commu., util.	1.80%	5.27% *	5.00% *	3.33%	4.72%	2.37%	3.99%	2.08%
Wholesale trade	1.55%	2.52%	3.05%	1.95%	3.40%	2.37%	1.68%	1.62%
Retail trade	1.25%	2.90%	2.15%	1.83%	2.99%	1.88%	1.29%	1.39%
Fin., ins., real est.	1.05%	2.36%	3.42% *	5.00%	3.45%	1.70%	1.48%	1.28%
Services	1.11%	1.46%	1.69%	1.54%	1.31%	2.31%	1.14%	1.25%
Unknown	5.05% *	5.02% *	0.00%	0.00%	0.00%	0.00%	5.05% *	0.00%
Ownership								
For profit, incorporated	0.35%	1.61%	1.32%	1.16%	0.98%	0.89%	0.91%	0.38%
For profit, unincorporated	3.04%	2.25%	3.58% *	6.82%	2.32%	7.22%	1.77%	3.98%
Nonprofit	0.76%	7.04% *	2.45% *	1.64%	1.98%	1.46%	1.64%	1.05%
Unknown	2.48%	11.66% *	8.31% *	4.72% *	2.78%	3.70% *	10.34% *	2.65%
Age of firm								
Less than 5 years	1.96%	3.04%	4.22% *	2.57%	5.41%	8.18% *	2.50%	2.81%
5-9 years	0.91%	1.55%	2.17%	2.39%	3.28% *	4.30%	1.10%	1.25%
10-19 years	0.99%	2.45%	1.71%	1.90%	3.52%	2.98%	1.58%	1.34%
20 or more years	1.41%	2.35%	1.31%	1.98%	1.64%	2.12%	0.91%	1.61%
Unknown	0.92%	7.10%	5.03%	3.38%	1.41%	1.28%	2.63%	0.91%
Multi/single status								
2 or more locations	0.51%	6.23%	2.59%	2.73%	0.86%	0.83%	1.13%	0.51%
1 location only	1.33%	1.09%	1.15%	1.31%	1.42%	9.33%	0.80%	2.57%
Percent full-time employees								
Less than 25%	2.20%	3.86% *	5.66% *	4.55%	6.03%	3.94%	3.07%	2.65%
25-49%	1.32%	4.41% *	5.61% *	3.25%	4.78%	3.08%	5.09%	1.72%
50-74%	1.93%	4.38%	2.31%	2.25%	3.76%	2.80%	2.45%	2.59%
75% or more	0.64%	1.29%	1.42%	0.88%	0.90%	1.06%	0.81%	0.65%
Union presence								
No union employees	0.69%	1.29%	1.18%	1.14%	1.02%	1.37%	0.79%	0.77%
Has union employees	1.54%	8.65% *	2.94% *	2.39%	2.77%	2.33%	2.90%	1.89%
Unknown	0.89%	3.95%	3.75% *	2.32%	1.85%	0.98%	2.29%	0.93%
Percent low wage employees								
50% or more low wage	1.49%	4.82% *	4.51%	2.56%	3.45%	3.90%	3.14%	2.12%
Less than 50% low wage	0.54%	1.51%	1.22%	1.19%	1.18%	1.56%	0.55%	0.76%
Unknown	0.98%	4.38%	4.15% *	3.04%	1.58%	1.23%	2.16%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 3. c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	16.1%	11.8%	11.3%	14.0%	16.9%	18.9%	11.8%	18.0%
Industry group								
Agric., fish., forest.	5.7% *						4.7% *	7.7% *
Mining	24.0%						31.4%	22.2%
Construction	14.3%						13.5% *	15.4% *
Manufacturing	15.5%						11.1%	16.2%
Transp., commu., util.	18.9%						16.1% *	19.4%
Wholesale trade	16.6%						10.0%	19.4%
Retail trade	21.3%						15.1%	25.5%
Fin., ins., real est.	13.0%						4.8%	15.9%
Services	15.3%						12.1%	17.1%
Unknown	0.0%						0.0%	0.0%
				These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.				
Ownership								
For profit, incorporated	17.4%						11.0%	20.1%
For profit, unincorporated	12.8%						12.5%	13.3%
Nonprofit	11.3%						13.1% *	10.7%
Unknown	23.0%						19.3% *	24.6%
Age of firm								
Less than 5 years	13.1%						13.6%	11.8% *
5-9 years	16.7%						12.8%	24.2%
10-19 years	13.2%						11.0%	16.1%
20 or more years	15.1%						11.4%	17.0%
Unknown	18.8%						11.5%	19.0%
Multi/single status								
2 or more locations	18.2%						12.4%	18.4%
1 location only	13.2%						11.7%	16.2%
Percent full-time employees								
Less than 25%	22.4%						15.6% *	26.6%
25-49%	13.0% *						16.9%	11.6% *
50-74%	17.0%						10.5%	20.0%
75% or more	16.0%						11.6%	17.9%
Union presence								
No union employees	15.6%						12.0%	17.9%
Has union employees	17.6%						10.9% *	19.1%
Unknown	16.9%						10.7%	17.8%
Percent low wage employees								
50% or more low wage	17.6%						12.1%	20.7%
Less than 50% low wage	14.4%						11.4%	16.4%
Unknown	19.2%						15.2%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 3. c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

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	0.92%	1.14%	1.69%	1.64%	2.43%	1.27%	0.53%	1.16%
Industry group								
Agric., fish., forest.	2.70% *						2.23% *	6.97% *
Mining	6.34%						9.13%	6.39%
Construction	3.87%						4.63% *	4.75% *
Manufacturing	2.17%						2.31%	2.52%
Transp., commu., util.	5.10%						4.93% *	5.68%
Wholesale trade	1.75%						1.79%	2.65%
Retail trade	1.05%						2.05%	1.26%
Fin., ins., real est.	1.94%						1.25%	2.64%
Services	1.46%						1.12%	1.94%
Unknown	0.00%						0.00%	0.00%
Ownership								
For profit, incorporated	1.31%						0.99%	1.66%
For profit, unincorporated	1.82%						2.18%	3.39%
Nonprofit	1.52%						4.54% *	1.72%
Unknown	3.68%						9.13% *	3.70%
Age of firm								
Less than 5 years	2.43%						2.53%	4.33% *
5-9 years	3.23%						1.60%	6.14%
10-19 years	1.73%						1.55%	3.24%
20 or more years	1.51%						1.36%	2.00%
Unknown	1.34%						2.15%	1.36%
Multi/single status								
2 or more locations	1.13%						1.99%	1.17%
1 location only	1.03%						0.57%	2.48%
Percent full-time employees								
Less than 25%	3.70%						7.50% *	4.65%
25-49%	5.05% *						4.49%	7.26% *
50-74%	1.84%						1.75%	2.81%
75% or more	1.19%						0.51%	1.56%
Union presence								
No union employees	1.06%						0.62%	1.49%
Has union employees	3.52%						4.02% *	5.07%
Unknown	2.00%						2.11%	2.23%
Percent low wage employees								
50% or more low wage	2.05%						2.63%	2.70%
Less than 50% low wage	0.72%						0.45%	0.99%
Unknown	1.50%						2.50%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.4(1996) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1996

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	43.9%	53.1%	52.2%	51.1%	47.4%	37.6%	52.3%	41.7%
Industry group								
Agric., fish., forest.	45.4%	50.1%	44.5%	61.8%	45.8%	37.6%	50.5%	41.7%
Mining	24.4%	47.2%	35.3%	33.3%	20.5%	23.0%	41.1%	22.6%
Construction	43.2%	43.4%	49.3%	43.7%	42.6%	36.7%	44.8%	41.4%
Manufacturing	37.1%	48.5%	50.1%	47.8%	41.1%	31.6%	49.0%	35.4%
Transp., commu., util.	35.3%	53.6%	37.6%	45.3%	47.5%	30.0%	44.2%	34.0%
Wholesale trade	40.7%	45.8%	44.5%	46.7%	44.6%	33.6%	45.7%	39.0%
Retail trade	47.0%	57.2%	55.5%	52.1%	52.5%	41.9%	54.8%	44.8%
Fin., ins., real est.	42.3%	56.0%	50.4%	44.6%	41.8%	39.5%	51.2%	40.5%
Services	51.8%	56.1%	58.1%	57.2%	54.8%	45.3%	57.7%	49.7%
Unknown	56.4%	52.1%	75.8% *	0.0%	0.0%	0.0%	56.4%	0.0%
Ownership								
For profit, incorporated	42.6%	52.4%	51.9%	50.3%	45.8%	36.4%	51.5%	40.1%
For profit, unincorporated	51.3%	56.9%	52.1%	51.2%	51.1%	46.2%	55.9%	48.5%
Nonprofit	49.7%	49.9%	55.8%	55.0%	53.0%	44.8%	54.3%	48.9%
Unknown	39.3%	53.8%	51.4%	59.6%	40.9%	35.3%	54.4%	37.3%
Age of firm								
Less than 5 years	52.5%	53.4%	56.5%	53.2%	47.8%	45.1%	54.7%	48.5%
5-9 years	52.3%	54.8%	52.5%	54.6%	52.6%	40.2%	54.2%	49.8%
10-19 years	52.0%	53.9%	53.7%	53.0%	53.5%	43.5%	53.8%	50.3%
20 or more years	44.5%	51.1%	51.1%	50.0%	47.1%	37.4%	50.3%	42.8%
Unknown	39.0%	52.1%	40.1%	47.0%	44.6%	37.3%	45.9%	38.8%
Multi/single status								
2 or more locations	40.2%	51.4%	49.3%	48.1%	45.5%	37.6%	48.5%	39.9%
1 location only	51.8%	53.1%	52.6%	52.6%	51.1%	39.6%	52.8%	50.4%
Percent full-time employees								
Less than 25%	50.5%	60.9%	56.5%	63.3%	59.7%	38.6%	59.9%	47.0%
25-49%	48.0%	54.6%	63.0%	63.5%	47.9%	41.1%	61.0%	44.9%
50-74%	47.6%	55.8%	56.7%	56.5%	50.4%	40.4%	56.7%	45.2%
75% or more	43.3%	52.6%	51.4%	49.9%	46.9%	37.2%	51.5%	41.1%
Union presence								
No union employees	48.1%	54.2%	53.2%	53.0%	49.1%	40.9%	53.5%	45.9%
Has union employees	32.5%	30.2%	39.4%	32.8%	36.1%	30.6%	33.2%	32.4%
Unknown	39.6%	56.3%	51.5%	49.0%	49.9%	37.0%	54.7%	38.6%
Percent low wage employees								
50% or more low wage	57.8%	59.2%	62.5%	64.7%	60.6%	50.0%	62.3%	56.4%
Less than 50% low wage	44.8%	52.7%	52.0%	50.1%	45.6%	36.6%	51.6%	42.0%
Unknown	39.9%	53.1%	49.0%	48.6%	48.0%	37.4%	52.0%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I.C.4(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1996

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	0.37%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
Industry group								
Agric., fish., forest.	2.68%	3.06%	4.24%	6.18%	9.49%	7.60%	2.16%	4.30%
Mining	4.28%	11.80%	7.98%	8.14%	4.15%	6.32%	7.71%	4.72%
Construction	1.30%	3.04%	2.76%	2.58%	2.35%	3.86%	2.26%	1.93%
Manufacturing	0.58%	3.69%	2.63%	1.41%	1.12%	0.78%	2.02%	0.66%
Transp., commu., util.	1.15%	4.39%	3.57%	4.03%	5.01%	1.45%	2.89%	1.49%
Wholesale trade	0.96%	3.36%	2.63%	1.17%	2.12%	1.14%	2.40%	0.98%
Retail trade	0.87%	1.98%	1.58%	1.28%	2.60%	1.03%	1.15%	0.97%
Fin., ins., real est.	0.66%	1.45%	2.12%	2.03%	1.99%	0.51%	1.79%	0.53%
Services	0.69%	1.84%	0.84%	1.90%	1.58%	0.91%	0.98%	0.80%
Unknown	10.30%	9.64%	23.18% *	0.00%	0.00%	0.00%	10.30%	0.00%
Ownership								
For profit, incorporated	0.41%	0.88%	0.88%	1.17%	0.92%	0.55%	0.87%	0.41%
For profit, unincorporated	1.14%	2.52%	3.51%	3.47%	3.34%	2.92%	1.72%	1.96%
Nonprofit	1.01%	3.83%	2.84%	2.17%	1.67%	1.22%	2.10%	0.92%
Unknown	1.42%	4.59%	9.67%	7.06%	2.95%	1.77%	3.71%	1.68%
Age of firm								
Less than 5 years	1.58%	1.85%	1.71%	3.83%	3.29%	5.34%	1.87%	2.17%
5-9 years	1.21%	1.59%	1.90%	2.05%	2.83%	3.30%	1.28%	1.54%
10-19 years	1.26%	1.53%	1.57%	2.44%	2.57%	3.67%	1.27%	2.13%
20 or more years	0.56%	2.04%	0.99%	0.82%	1.25%	0.99%	0.97%	0.68%
Unknown	0.56%	4.02%	4.12%	2.80%	1.74%	0.44%	2.29%	0.57%
Multi/single status								
2 or more locations	0.29%	2.22%	1.94%	1.33%	1.09%	0.52%	1.28%	0.31%
1 location only	0.97%	1.13%	0.85%	1.38%	1.61%	6.51%	1.03%	1.17%
Percent full-time employees								
Less than 25%	2.11%	4.51%	6.06%	3.01%	4.92%	1.87%	3.68%	2.03%
25-49%	1.57%	3.99%	4.38%	3.01%	4.66%	2.81%	2.77%	1.80%
50-74%	1.42%	1.49%	1.90%	1.29%	2.53%	1.69%	1.30%	1.54%
75% or more	0.39%	1.13%	0.79%	1.22%	0.90%	0.56%	0.93%	0.37%
Union presence								
No union employees	0.43%	0.96%	0.51%	1.10%	0.63%	0.59%	0.67%	0.37%
Has union employees	1.27%	4.62%	5.44%	3.18%	1.86%	2.14%	3.18%	1.33%
Unknown	0.54%	2.78%	2.97%	2.95%	2.44%	0.55%	2.59%	0.46%
Percent low wage employees								
50% or more low wage	1.27%	3.49%	3.77%	2.34%	2.40%	2.60%	2.28%	1.66%
Less than 50% low wage	0.46%	1.26%	0.63%	1.17%	1.21%	0.82%	0.94%	0.47%
Unknown	0.38%	1.82%	3.46%	2.25%	1.25%	0.45%	1.96%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 4. a(1996) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1996

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	37.1%	65.7%	64.0%	46.0%	36.9%	22.1%	60.6%	29.2%
Industry group								
Agric., fish., forest.	41.3%	72.3%	82.0%	46.6% *	9.5% *	12.4% *	71.5%	14.6% *
Mining	53.1%	90.9%	31.8% *	14.4% *	21.1% *	70.7%	57.8%	52.2%
Construction	51.7%	64.8%	64.5%	57.2%	44.6%	18.7% *	63.2%	38.5%
Manufacturing	32.4%	64.9%	55.5%	47.0%	35.9%	20.7%	57.2%	27.4%
Transp., commu., util.	47.4%	52.3%	57.8%	40.2%	44.6%	48.2%	54.6%	46.0%
Wholesale trade	32.7%	56.6%	66.6%	43.7%	30.5%	12.0% *	54.9%	24.3%
Retail trade	32.5%	63.6%	58.7%	38.4%	31.6%	20.8%	56.0%	24.6%
Fin., ins., real est.	28.1%	63.0%	71.7%	47.1%	25.7%	13.3%	64.0%	19.1%
Services	41.3%	69.1%	67.5%	48.0%	41.5%	22.0%	63.5%	32.5%
Unknown	89.7%	86.3%	100.0%	0.0%	0.0%	0.0%	89.7%	0.0%
Ownership								
For profit, incorporated	36.3%	64.2%	62.6%	44.3%	36.2%	22.2%	59.2%	28.3%
For profit, unincorporated	42.2%	71.1%	67.8%	42.7%	26.6%	17.9% *	65.5%	25.8%
Nonprofit	38.7%	71.0%	75.3%	55.7%	43.6%	18.8%	68.7%	33.0%
Unknown	37.3%	52.7%	46.6% *	62.9%	31.8%	33.3%	51.4%	34.6%
Age of firm								
Less than 5 years	48.5%	64.8%	58.1%	33.5%	28.7%	38.2%	60.4%	24.2%
5-9 years	52.4%	64.3%	61.5%	43.6%	53.2%	25.8% *	59.1%	43.3%
10-19 years	51.6%	66.4%	63.1%	50.7%	37.9%	42.8%	61.8%	41.7%
20 or more years	39.3%	67.6%	68.1%	46.6%	40.5%	18.2%	61.5%	31.6%
Unknown	25.0%	49.9%	60.5%	48.9%	28.2%	22.0%	53.6%	24.2%
Multi/single status								
2 or more locations	27.3%	42.8%	63.8%	47.4%	32.5%	22.0%	52.9%	26.2%
1 location only	53.1%	66.3%	64.1%	45.4%	44.5%	25.7% *	61.6%	40.8%
Percent full-time employees								
Less than 25%	47.7%	67.0%	77.9%	58.1%	37.0%	33.8%	68.3%	38.0%
25-49%	38.9%	70.0%	68.9%	48.1%	43.2%	23.4%	61.3%	31.6%
50-74%	34.1%	61.8%	62.1%	39.8%	36.1%	17.0%	58.6%	25.9%
75% or more	37.2%	66.0%	63.8%	46.3%	36.8%	22.4%	60.7%	29.3%
Union presence								
No union employees	38.8%	66.1%	62.4%	46.5%	34.4%	16.2%	60.4%	28.1%
Has union employees	35.4%	57.4%	76.8%	51.7%	47.5%	22.6%	64.8%	31.8%
Unknown	33.0%	63.8%	73.7%	37.8%	43.2%	27.9%	61.3%	30.3%
Percent low wage employees								
50% or more low wage	32.3%	60.7%	53.4%	38.7%	35.9%	11.9%	53.3%	25.0%
Less than 50% low wage	41.9%	67.1%	64.8%	49.1%	37.2%	19.4%	62.2%	31.2%
Unknown	29.1%	54.9%	64.3%	32.6%	36.6%	25.1%	52.8%	27.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.

Table I. C. 4. a(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1996

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	0.93%	1.17%	1.64%	1.52%	1.72%	1.68%	0.68%	1.25%
Industry group								
Agric., fish., forest.	8.36%	6.24%	8.87%	14.16% *	10.21% *	12.12% *	6.39%	10.51% *
Mining	5.78%	17.94%	14.95% *	10.55% *	13.04% *	9.15%	13.08%	8.04%
Construction	4.26%	4.27%	4.45%	5.80%	9.41%	6.62% *	3.50%	5.70%
Manufacturing	1.83%	5.41%	5.36%	4.17%	4.16%	2.52%	4.54%	2.00%
Transp., commu., util.	3.99%	4.90%	9.43%	8.49%	8.07%	5.52%	4.84%	5.13%
Wholesale trade	2.05%	7.69%	5.71%	4.26%	4.57%	4.80% *	3.23%	2.91%
Retail trade	2.07%	3.09%	2.75%	2.88%	4.42%	3.30%	1.28%	2.53%
Fin., ins., real est.	2.02%	5.44%	5.03%	6.79%	6.08%	3.85%	4.25%	2.42%
Services	1.46%	2.24%	2.53%	2.28%	2.60%	4.50%	1.50%	1.57%
Unknown	16.78%	16.27%	29.81%	0.00%	0.00%	0.00%	16.78%	0.00%
Ownership								
For profit, incorporated	1.20%	2.12%	1.65%	1.76%	2.31%	2.17%	1.21%	1.63%
For profit, unincorporated	3.61%	2.64%	4.16%	6.88%	7.53%	9.41% *	3.21%	4.83%
Nonprofit	2.21%	6.43%	5.43%	4.45%	5.08%	4.41%	3.13%	2.46%
Unknown	4.40%	8.75%	14.52% *	11.85%	8.38%	6.93%	8.19%	4.42%
Age of firm								
Less than 5 years	3.43%	4.57%	6.87%	5.97%	8.52%	10.88%	3.04%	4.77%
5-9 years	3.10%	2.36%	2.48%	5.41%	7.80%	8.28% *	1.96%	6.18%
10-19 years	3.18%	2.88%	4.19%	5.66%	8.62%	8.78%	2.11%	5.14%
20 or more years	1.78%	2.62%	2.12%	2.37%	2.77%	2.83%	2.09%	1.98%
Unknown	2.04%	10.13%	8.76%	5.96%	2.88%	2.60%	5.07%	2.05%
Multi/single status								
2 or more locations	1.46%	9.78%	3.68%	3.90%	2.18%	1.62%	3.54%	1.50%
1 location only	0.73%	1.20%	2.04%	2.09%	4.08%	14.75% *	0.87%	1.42%
Percent full-time employees								
Less than 25%	4.62%	5.60%	7.35%	8.11%	8.91%	7.65%	4.34%	6.10%
25-49%	3.95%	5.63%	7.51%	7.97%	8.43%	4.61%	5.25%	5.76%
50-74%	2.40%	2.55%	4.30%	4.21%	5.90%	4.55%	2.16%	3.07%
75% or more	0.91%	1.40%	2.11%	1.38%	1.61%	1.78%	0.92%	1.22%
Union presence								
No union employees	1.15%	1.64%	1.79%	1.72%	2.31%	2.16%	0.92%	1.44%
Has union employees	3.00%	7.40%	9.72%	7.14%	4.75%	3.80%	6.28%	3.09%
Unknown	2.96%	4.59%	6.12%	6.98%	6.21%	3.66%	4.72%	3.14%
Percent low wage employees								
50% or more low wage	1.96%	6.86%	3.69%	4.45%	5.48%	2.99%	4.18%	2.54%
Less than 50% low wage	1.08%	1.37%	1.88%	1.76%	2.25%	2.09%	0.60%	1.37%
Unknown	2.37%	4.07%	8.01%	4.79%	3.21%	3.07%	4.29%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 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.