

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	1,992	2,229	2,016	1,923	1,901	2,015	2,070	1,965
Industry group **								
Agric., fish., forest.	1,667	--	--	--	--	--	1,771	1,574
Mining	2,201	2,514	2,948	1,659	2,170	2,181	2,687	2,109
Construction	2,000	2,229	2,150	1,894	1,979	1,704	2,144	1,835
Manufacturing	1,850	2,076	1,829	1,904	1,758	1,879	1,917	1,836
Transp., commu., util.	2,057	2,362	1,735	1,912	1,850	2,174	1,983	2,071
Wholesale trade	1,906	2,160	2,022	1,718	1,930	1,913	1,954	1,888
Retail Trade	1,823	2,282	1,972	1,786	1,689	1,770	2,036	1,752
Fin., ins., real est.	2,063	2,301	2,208	1,819	1,860	2,135	2,184	2,033
Services	2,135	2,241	2,070	2,068	2,043	2,223	2,136	2,135
Unknown	3,093	3,431	2,045	0	0	0	3,093	0
Ownership								
For profit, incorporated	1,938	2,197	1,991	1,870	1,815	1,965	2,025	1,907
For profit, unincorporated	2,034	2,172	1,959	1,848	2,056	2,015	2,065	2,013
Nonprofit	2,242	2,566	2,233	2,285	2,123	2,292	2,395	2,213
Unknown	1,975	2,358	2,372	1,681	1,784	2,001	2,238	1,924
Age of firm								
Less than 5 years	1,977	2,144	1,947	1,975	1,774	1,575	2,068	1,792
5-9 years	1,951	2,185	1,945	1,919	1,749	1,981	1,993	1,893
10-19 years	1,937	2,274	1,996	1,832	1,746	1,960	2,074	1,804
20 or more years	2,055	2,304	2,092	1,982	1,967	2,118	2,125	2,031
Unknown	1,964	1,934	1,901	1,841	1,920	1,985	1,913	1,965
Multi/single status								
2 or more locations	1,978	1,907	1,949	1,914	1,927	2,007	1,898	1,982
1 location only	2,013	2,238	2,024	1,927	1,855	2,277	2,091	1,900
Percent full-time employees								
Less than 25%	2,002	2,381	2,227	2,050	1,999	1,782	2,246	1,887
25-49 %	1,860	2,483	2,093	1,916	2,031	1,649	2,089	1,785
50-74 %	2,029	2,184	2,114	2,044	1,918	2,039	2,151	1,988
75% or more	1,993	2,224	1,999	1,908	1,894	2,032	2,057	1,971
Union presence								
No union employees	1,952	2,179	1,961	1,884	1,869	1,984	2,016	1,920
Has union employees	2,294	3,085	2,777	2,278	2,026	2,357	2,768	2,237
Unknown	1,987	2,483	2,178	2,117	1,988	1,949	2,321	1,956
Percent low wage employees **								
50% or more low wage	1,896	2,343	1,962	1,930	1,785	1,885	2,100	1,824
Less than 50% low wage	2,001	2,194	2,003	1,906	1,903	2,079	2,040	1,980
Unknown	1,998	2,497	2,165	2,028	1,960	1,981	2,313	1,973

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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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	--	--	--	--	--	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 Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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	1,912	2,145	1,917	1,759	1,732	2,024	1,948	1,900
Industry group **								
Agric., fish., forest.	1,579	--	--	--	--	--	1,677	1,531
Mining	1,825	2,377 *	0 *	0 *	2,250 *	1,581 *	2,377 *	1,777
Construction	1,831	2,005	2,062	1,514	1,661	1,715	1,932	1,616
Manufacturing	1,846	2,269	1,798	1,858	1,652	1,943	1,970	1,809
Transp., commu., util.	1,828	1,719	1,763	1,584	1,537	2,000	1,712	1,851
Wholesale trade	1,770	2,026	2,108	1,627	1,700	1,735	1,862	1,726
Retail Trade	1,745	2,371	1,891	1,706	1,544	1,685	2,070	1,642
Fin., ins., real est.	1,999	2,144	1,878	1,691	1,736	2,107	1,961	2,006
Services	2,048	2,128	1,933	1,826	1,852	2,304	1,938	2,083
Unknown	2,331 *	2,331 *	0 *	0 *	0 *	0 *	2,331 *	0
Ownership								
For profit, incorporated	1,867	2,064	1,909	1,720	1,648	1,977	1,906	1,853
For profit, unincorporated	1,879	2,167	1,886	1,701	1,738	2,032	1,995	1,809
Nonprofit	2,147	2,821	2,028	2,035	1,950	2,300	2,229	2,136
Unknown	1,761	2,466	1,734	1,624	1,612	1,757	2,049	1,712
Age of firm								
Less than 5 years	1,861	1,982	1,770	1,938	1,498	1,493	1,997	1,587
5-9 years	1,747	2,074	1,672	1,555	1,682	1,686	1,759	1,718
10-19 years	1,817	2,274	1,913	1,620	1,566	2,022	1,972	1,686
20 or more years	1,978	2,242	2,050	1,854	1,804	2,142	2,015	1,966
Unknown	1,930	1,627	2,347	1,710	1,749	1,988	1,963	1,929
Multi/single status								
2 or more locations	1,939	1,523	2,035	1,736	1,758	2,023	1,797	1,944
1 location only	1,867	2,163	1,901	1,767	1,689	2,065	1,962	1,727
Percent full-time employees								
Less than 25%	1,955	2,396	1,791	1,682	2,006	1,932	2,050	1,883
25-49 %	1,752	1,762	1,848	1,769	1,900	1,651	1,784	1,742
50-74 %	1,967	1,939	2,081	1,910	1,841	2,045	1,973	1,965
75% or more	1,911	2,178	1,907	1,747	1,708	2,038	1,949	1,899
Union presence								
No union employees	1,843	2,060	1,908	1,755	1,690	1,952	1,913	1,809
Has union employees	2,398	3,093	2,297	1,887	1,989	2,596	2,356	2,403
Unknown	1,926	2,826	1,834	1,738	1,810	1,931	2,197	1,907
Percent low wage employees **								
50% or more low wage	1,805	2,574	1,810	1,925	1,630	1,783	2,100	1,677
Less than 50% low wage	1,919	2,098	1,937	1,720	1,745	2,117	1,923	1,917
Unknown	1,928	2,378	1,756	1,775	1,769	1,967	2,003	1,924

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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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	--	--	--	--	--	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 Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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	2,019	2,202	2,044	1,967	1,967	2,028	2,083	1,998
Industry group **								
Agric., fish., forest.	1,592	--	--	--	--	--	1,747	1,466
Mining	2,093	2,476	2,788	1,573 *	1,884 *	2,220 *	2,625 *	1,992
Construction	2,104	2,406	2,198	1,999	2,061	1,949	2,269	1,960
Manufacturing	1,849	1,844	1,843	1,843	1,888	1,828	1,825	1,853
Transp., commu., util.	2,168	2,714	1,712	2,083	1,954	2,271	2,119	2,177
Wholesale trade	1,927	2,224	2,045	1,785	1,897	1,953	1,995	1,905
Retail Trade	1,866	2,081	2,004	1,784	1,797	1,863	1,941	1,844
Fin., ins., real est.	2,139	2,297	2,347	1,755	1,994	2,247	2,234	2,112
Services	2,140	2,192	2,087	2,146	2,067	2,194	2,155	2,134
Unknown	3,372	3,819	2,028 *	0	0	0	3,372	0
Ownership								
For profit, incorporated	1,974	2,224	2,032	1,923	1,886	1,984	2,065	1,943
For profit, unincorporated	2,093	2,027	1,860	1,993	2,420	2,036	1,989	2,157
Nonprofit	2,222	2,242	2,286	2,258	2,119	2,302	2,277	2,211
Unknown	2,058	2,601	2,837	1,673	1,938	2,062	2,425	2,004
Age of firm								
Less than 5 years	2,017	2,221	2,113	1,862	2,009	1,533	2,124	1,815
5-9 years	1,992	2,222	1,941	2,067	1,733	2,060	2,024	1,957
10-19 years	1,979	2,158	2,042	1,918	1,906	1,892	2,083	1,873
20 or more years	2,041	2,236	2,101	1,998	1,967	2,094	2,119	2,016
Unknown	2,017	1,933	1,738	1,910	2,048	2,021	1,910	2,020
Multi/single status								
2 or more locations	2,010	1,887	1,874	1,980	2,010	2,018	1,919	2,014
1 location only	2,034	2,212	2,066	1,960	1,888	2,357	2,106	1,937
Percent full-time employees								
Less than 25%	2,132	2,354	2,446	1,884	1,908	2,277	2,315	2,064
25-49 %	1,861	2,757	2,122	1,923	1,887	1,675	2,168	1,757
50-74 %	2,037	2,265	1,984	2,040	2,017	1,997	2,143	2,000
75% or more	2,021	2,176	2,042	1,962	1,963	2,044	2,070	2,005
Union presence								
No union employees	1,984	2,157	1,974	1,918	1,942	2,011	2,020	1,967
Has union employees	2,257	3,107	2,981	2,345	2,010	2,284	2,888	2,184
Unknown	2,017	2,347	2,176	2,182	2,068	1,972	2,306	1,987
Percent low wage employees **								
50% or more low wage	1,894	2,150	1,839	1,804	1,857	1,934	1,901	1,893
Less than 50% low wage	2,031	2,182	2,041	1,952	1,967	2,090	2,062	2,015
Unknown	2,025	2,429	2,168	2,135	2,014	1,996	2,343	1,995

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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	--	--	--	--	--	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 Financing, Access and Cost Trends. 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.

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** 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.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 more employees	Less than 50 employees	50 or more employees
United States	2,050	2,390	2,093	2,082	1,996	1,959	2,220	1,982
Industry group **								
Agric., fish., forest.	1,933	--	--	--	--	--	1,859	2,086
Mining	2,483	2,890	3,030	2,176	3,125	2,225	2,823	2,411
Construction	1,933	2,281	2,182	2,200	1,907	1,108*	2,206*	1,634
Manufacturing	1,858	2,274	1,849	2,134	1,559	1,936	2,047	1,830
Transp., commu., util.	2,057	2,184	1,756	1,791	2,089	2,130	1,993	2,070
Wholesale trade	2,029	2,242	1,830	1,688	2,254	2,037	1,985	2,048
Retail Trade	1,846	2,508	1,994	1,930	1,679	1,653	2,193	1,667
Fin., ins., real est.	1,978	2,453	2,266	2,091	1,629	1,939	2,299	1,883
Services	2,290	2,448	2,294	2,244	2,446	2,142	2,352	2,258
Unknown	1,578	1,322	2,136*	0*	0*	0	1,578	0
Ownership								
For profit, incorporated	1,947	2,330	2,004	1,981	1,833	1,893	2,109	1,887
For profit, unincorporated	2,153	2,427	2,292	1,648	2,048	1,828	2,298	1,930
Nonprofit	2,464	2,797	2,504	2,682	2,497	2,255	2,826	2,371
Unknown	2,087	2,023*	2,876	1,740	1,669	2,326	2,137	2,067
Age of firm								
Less than 5 years	2,089	2,183	1,748	2,679	1,595	2,043	2,045	2,210
5-9 years	2,171	2,287	2,502	2,352	1,867	1,764	2,405	1,834
10-19 years	2,040	2,540	2,025	1,961	1,722	2,083	2,214	1,850
20 or more years	2,211	2,469	2,121	2,115	2,316	2,142	2,262	2,187
Unknown	1,863	2,170	1,880	1,774	1,836	1,874	1,871	1,863
Multi/single status								
2 or more locations	1,953	2,566	2,062	1,950	1,957	1,946	1,973	1,952
1 location only	2,198	2,386	2,096	2,159	2,057	2,256	2,246	2,107
Percent full-time employees								
Less than 25%	1,811	2,397	2,719	2,796	2,372	946	2,472	1,548
25-49 %	2,003	2,820	2,438	2,055	2,306	1,575	2,344	1,901
50-74 %	2,120	2,360	2,624	2,298	1,788	2,130	2,449	1,996
75% or more	2,049	2,382	2,017	2,038	2,005	1,987	2,184	1,995
Union presence								
No union employees	2,042	2,374	2,012	2,009	1,968	1,967	2,160	1,976
Has union employees	2,236	3,017	2,726	2,604	2,159	2,109	3,057	2,114
Unknown	2,004	2,365	2,733	2,667	2,067	1,912	2,533	1,948
Percent low wage employees **								
50% or more low wage	2,096	2,418	2,464	2,411	2,008	1,797	2,561	1,901
Less than 50% low wage	2,049	2,347	2,002	2,064	1,944	1,975	2,157	1,980
Unknown	2,041	2,726	2,929	2,005	2,252	1,963	2,578	1,998

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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.

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** 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.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 more 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	--	--	--	--	--	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 Financing, Access and Cost Trends. 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.

-- 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.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	326	285	320	330	373	304	355
Industry group **								
Agric., fish., forest.	329	--	--	--	--	--	208	436
Mining	422*	105*	851*	690*	978	125	520	403*
Construction	321	414	265	291	311	341	327	313
Manufacturing	283	277	313	281	249	300	278	283
Transp., commu., util.	272	351	248*	291	303	252	299	267
Wholesale trade	336	380	229	270	369	367	289	354
Retail Trade	416	345	388	407	453	424	371	431
Fin., ins., real est.	401	278	182	293	432	462	245	441
Services	344	317	276	329	315	400	300	361
Unknown	90*	119*	0	0	0	0	90*	0
Ownership								
For profit, incorporated	346	329	295	322	339	374	303	361
For profit, unincorporated	389	304	273	440	391	497	319	439
Nonprofit	307	337*	196	264	280	360	275	313
Unknown	314	350*	428*	205*	344	304	358	305
Age of firm								
Less than 5 years	330	342	271	353	370	257	306	379
5-9 years	293	323	303	294	231	361	301	283
10-19 years	300	327	313	276	314	261*	305	295
20 or more years	352	310	256	349	315	429	301	369
Unknown	361	369	357	294	380	361	319	362
Multi/single status								
2 or more locations	359	352	257	325	348	370	279	363
1 location only	315	325	289	318	300	496*	307	328
Percent full-time employees								
Less than 25%	377	367*	241	414	426	359	350	390
25-49 %	332	375*	287*	390	256	335	382	315
50-74 %	383	348	327	350	403	403	338	398
75% or more	338	320	282	311	322	372	296	352
Union presence								
No union employees	349	313	297	320	342	413	303	371
Has union employees	301	498*	146	259	287	314	284	303
Unknown	341	406	241	353	298	349	319	343
Percent low wage employees **								
50% or more low wage	381	323	395	359	380	407	327	400
Less than 50% low wage	320	311	277	299	326	353	292	335
Unknown	376	474	284	419	317	385	389	375

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** 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.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	--	--	--	--	--	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 Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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	347	329	309	294	361	313	339
Industry group **								
Agric., fish., forest.	559	--	--	--	--	--	262	704
Mining	786*	1,816*	0	0	1,327*	435*	1,816*	697*
Construction	303	308	270*	345	264	307	307	293
Manufacturing	276	163*	410*	262	246	290	258	281
Transp., commu., util.	184	257*	190*	408*	93*	174	215	178*
Wholesale trade	344	566	269*	280	235	376	369	331
Retail Trade	427	436	458	356	444	432	415	431
Fin., ins., real est.	411	412	129*	217	525	428	277	436
Services	316	284	328	323	264	358	301	321
Unknown	235*	235*	0	0	0	0	235*	0
Ownership								
For profit, incorporated	340	345	337	312	310	365	314	350
For profit, unincorporated	400	394	434*	429	374	434	385	410
Nonprofit	278	270*	221*	235	233	333	242	283
Unknown	289	228*	240*	35*	168*	369	180*	307
Age of firm								
Less than 5 years	384	445	330	365	359	395*	347	460
5-9 years	294	355	238*	309	201*	426	291	301
10-19 years	283	281	426	293	247	143*	335	240
20 or more years	341	329	262	296	282	444	285	358
Unknown	342	106*	516	300	340	344	361*	342
Multi/single status								
2 or more locations	345	246*	297	294	313	363	278	347
1 location only	312	350	333	314	262	292	317	306
Percent full-time employees								
Less than 25%	318	471*	45*	206*	368*	415*	283*	345
25-49 %	353	283*	364*	284	366	379	303	370
50-74 %	398	413	419	384	270	470	402	397
75% or more	324	334	324	305	293	347	304	330
Union presence								
No union employees	336	332	345	306	302	394	316	347
Has union employees	233	40*	52*	187*	175	279*	96*	249
Unknown	357	638	260*	406	320	353	403	354
Percent low wage employees **								
50% or more low wage	300	395	443*	244	277	389	273	311
Less than 50% low wage	315	319	315	302	296	337	307	319
Unknown	374	652	401*	465	298	378	471	369

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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	--	--	--	--	--	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 Financing, Access and Cost Trends. 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.

-- 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.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	333	277	336	348	381	314	365
Industry group **								
Agric., fish., forest.	310	--	--	--	--	--	270	343
Mining	305*	10*	53*	734*	601	99*	264*	313*
Construction	345	626*	214	259	379	328	353	338
Manufacturing	284	322*	281	309	248	299	314	280
Transp., commu., util.	284	377	271*	274	404	233	335	275
Wholesale trade	333	324	227*	268	394	338	278	350
Retail Trade	416	297	398	414	474	418	360	433
Fin., ins., real est.	454	275	260	324	417	580	288	501
Services	359	327	266	349	332	425	306	381
Unknown	94*	125*	0	0	0	0	94*	0
Ownership								
For profit, incorporated	352	353	293	341	341	376	322	362
For profit, unincorporated	419	266	210*	466*	456	555*	294	495
Nonprofit	341	312*	163	244	337	418	246	360
Unknown	276	349*	758*	248*	382	224	428*	253
Age of firm								
Less than 5 years	312	285	288*	355	406	234*	289	357
5-9 years	275	323	310	291	155*	360	305	243
10-19 years	322	373	257	278	387	323	309	334
20 or more years	364	325	266	382	329	431	329	375
Unknown	376	554	349	314	412	370	339	377
Multi/single status								
2 or more locations	369	424	259	349	378	369	289	372
1 location only	326	331	280	329	293	754*	317	336
Percent full-time employees								
Less than 25%	399	276	359*	423	427	411	397	400
25-49 %	351	365*	308*	428	318*	327	425	326
50-74 %	381	352	305	338	451	374	331	397
75% or more	349	331	273	329	337	384	307	363
Union presence								
No union employees	366	318	291	341	366	437	313	391
Has union employees	310	699*	164*	288	316	300	367*	303
Unknown	333	354	224*	312	277	350	301	336
Percent low wage employees **								
50% or more low wage	441	289*	363	500	504	401	386	456
Less than 50% low wage	331	328	277	305	335	374	301	346
Unknown	372	418	240*	411	324	384	362	373

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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	--	--	--	--	--	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 Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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	330	283	236	292	338	371	262	356
Industry group **								
Agric., fish., forest.	111 *	--	--	--	--	--	87 *	160 *
Mining	597	--	--	--	--	--	887	535 *
Construction	276	--	--	--	--	--	299 *	252 *
Manufacturing	288	--	--	--	--	--	228	297
Transp., commu., util.	388 *	--	--	--	--	--	321	401 *
Wholesale trade	337	--	--	--	--	--	199	398
Retail Trade	393	--	--	--	--	--	331	426
Fin., ins., real est.	257	--	--	--	--	--	111	300
Services	351	--	--	--	--	--	284	386
Unknown	0	--	--	--	--	--	0	0
Ownership								
For profit, incorporated	339	--	--	--	--	--	231	379
For profit, unincorporated	275	--	--	--	--	--	287	256
Nonprofit	277	--	--	--	--	--	370 *	254
Unknown	480	--	--	--	--	--	412 *	509
Age of firm								
Less than 5 years	273	--	--	--	--	--	277	261
5-9 years	363	--	--	--	--	--	307	444
10-19 years	270	--	--	--	--	--	244	299
20 or more years	334	--	--	--	--	--	258	371
Unknown	350	--	--	--	--	--	214	355
Multi/single status								
2 or more locations	355	--	--	--	--	--	245	360
1 location only	291	--	--	--	--	--	264	342
Percent full-time employees								
Less than 25%	405	--	--	--	--	--	386 *	412 *
25-49 %	261 *	--	--	--	--	--	396	221 *
50-74 %	360	--	--	--	--	--	256	399
75% or more	328	--	--	--	--	--	254	358
Union presence								
No union employees	319	--	--	--	--	--	258	353
Has union employees	394	--	--	--	--	--	332 *	403 *
Unknown	339	--	--	--	--	--	270	346
Percent low wage employees **								
50% or more low wage	369	--	--	--	--	--	310	393
Less than 50% low wage	295	--	--	--	--	--	246	325
Unknown	392	--	--	--	--	--	392	392

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 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.

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** 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.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 Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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** 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.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%	--	--	--	--	--	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 Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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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%	--	--	--	--	--	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 Financing, Access and Cost Trends. 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.

-- 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.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%	--	--	--	--	--	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 Financing, Access and Cost Trends. 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.

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** 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.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%	--	--	--	--	--	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 Financing, Access and Cost Trends. 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.

-- 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.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%	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 Financing, Access and Cost Trends. 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.

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** 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.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%	--	--	--	--	--	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 Financing, Access and Cost Trends. 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.

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** 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.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%
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 Financing, Access and Cost Trends. 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.

-- 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.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 Financing, Access and Cost Trends. 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.

-- 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.C.4(1996) Percent of private-sector employees enrolled in a health insurance plan that take 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 Financing, Access and Cost Trends. 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.

** 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.C.4(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take 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 Financing, Access and Cost Trends. 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.

** 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.C.4.a(1996) Percent of private-sector employees enrolled in a health insurance plan that take 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%	--	--	--	--	--	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%	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 Financing, Access and Cost Trends. 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.

-- 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.C.4.a(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take 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%	--	--	--	--	--	6.39% *	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 Financing, Access and Cost Trends. 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.

-- 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.