

Table I.D.1(1996) Average total family 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	4,954	4,936	4,944	4,883	4,836	5,019	4,938	4,957
Industry group **								
Agric., fish., forest.	4,195	--	--	--	--	--	4,314	4,124
Mining	5,365	4,759	5,797	3,489	4,954	5,767	5,287	5,372
Construction	4,827	4,820	4,667	4,740	5,079	4,810	4,800	4,854
Manufacturing	4,761	5,475	4,816	4,841	4,528	4,821	5,041	4,729
Transp., commu., util.	5,187	4,792	4,400	4,821	4,896	5,354	4,629	5,256
Wholesale trade	4,871	5,038	5,097	4,749	4,801	4,892	5,010	4,832
Retail Trade	4,690	4,526	4,688	4,746	4,525	4,731	4,599	4,711
Fin., ins., real est.	5,117	5,554	5,632	5,000	5,042	5,085	5,467	5,061
Services	5,200	4,884	5,204	5,072	5,139	5,336	5,011	5,254
Unknown	5,218	4,996	6,936*	0*	0*	0*	5,218*	0
Ownership								
For profit, incorporated	4,893	5,033	4,899	4,827	4,682	4,966	4,950	4,881
For profit, unincorporated	4,884	4,530	4,902	4,721	5,187	4,912	4,620	5,020
Nonprofit	5,387	4,955	5,413	5,403	5,360	5,443	5,198	5,415
Unknown	4,939	4,855	5,178	4,381	4,679	5,050	4,894	4,943
Age of firm								
Less than 5 years	4,715	4,538	4,915	5,147	4,132	4,581	4,752	4,657
5-9 years	4,866	4,922	4,823	4,885	4,629	5,217	4,836	4,901
10-19 years	4,833	4,961	4,880	4,666	4,662	5,133	4,893	4,783
20 or more years	5,078	5,204	5,127	5,007	4,928	5,182	5,121	5,068
Unknown	4,920	5,164	4,284	4,621	4,860	4,950	4,650	4,925
Multi/single status								
2 or more locations	4,957	5,111	4,851	4,810	4,898	4,986	4,907	4,959
1 location only	4,945	4,930	4,957	4,921	4,702	6,204	4,942	4,949
Percent full-time employees								
Less than 25%	4,802	4,899	4,781	4,650	5,013	4,763	4,816	4,798
25-49 %	4,565	4,678	4,867	4,816	4,857	4,413	4,651	4,551
50-74 %	5,000	5,166	4,727	4,849	4,758	5,150	4,960	5,009
75% or more	4,964	4,917	4,964	4,891	4,842	5,035	4,945	4,968
Union presence								
No union employees	4,870	4,896	4,863	4,811	4,818	4,932	4,880	4,867
Has union employees	5,083	5,259	5,444	5,128	4,849	5,143	5,297	5,058
Unknown	5,051	5,062	5,276	5,232	4,930	5,049	5,177	5,045
Percent low wage employees **								
50% or more low wage	4,643	4,337	4,536	4,999	4,783	4,454	4,696	4,628
Less than 50% low wage	4,933	4,915	4,931	4,850	4,814	5,056	4,915	4,939
Unknown	5,024	5,482	5,210	5,031	4,934	5,025	5,289	5,012

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.D.1(1996) Standard error for average total family 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	36.06	49.99	25.10	40.06	29.55	60.76	32.70	43.09
Industry group **								
Agric., fish., forest.	142.25	--	--	--	--	--	138.91	305.76
Mining	299.00	539.80	1,213.01	964.61	641.77	380.99	364.71	304.07
Construction	134.27	108.13	127.12	89.97	161.26	384.21	60.78	241.60
Manufacturing	58.45	295.14	151.20	130.35	89.82	98.64	123.42	64.56
Transp., commu., util.	97.48	351.00	414.34	378.81	255.06	93.93	201.96	71.77
Wholesale trade	100.91	104.17	114.64	158.22	198.34	215.23	103.84	117.25
Retail Trade	89.73	113.65	110.55	80.31	97.86	132.63	77.33	101.23
Fin., ins., real est.	106.48	322.97	184.90	150.11	178.09	154.66	171.27	129.76
Services	70.57	94.00	51.95	92.69	126.20	122.56	62.61	81.77
Unknown	810.33	765.65	2,193.36*	0.00*	0.00*	0.00*	810.33*	0.00
Ownership								
For profit, incorporated	44.41	67.01	36.81	54.23	57.14	68.43	31.11	51.39
For profit, unincorporated	123.06	113.84	256.63	143.96	183.32	233.90	125.59	151.06
Nonprofit	118.96	235.53	149.79	129.15	147.43	201.20	150.59	128.33
Unknown	205.77	228.27	680.13	366.29	347.79	268.70	155.75	237.16
Age of firm								
Less than 5 years	84.61	84.43	169.65	234.42	425.95	320.85	106.93	182.77
5-9 years	74.86	198.56	142.91	111.69	255.98	203.79	106.29	202.56
10-19 years	61.92	102.94	113.83	118.09	171.78	190.86	89.93	51.61
20 or more years	54.23	113.46	97.64	45.15	46.41	113.17	52.02	72.51
Unknown	58.79	250.13	297.72	88.01	72.99	74.33	116.14	59.72
Multi/single status								
2 or more locations	47.66	205.01	192.72	69.99	70.41	53.97	70.62	49.43
1 location only	45.34	51.38	47.07	44.55	105.71	342.75	40.89	107.14
Percent full-time employees								
Less than 25%	269.88	218.48	483.35	283.12	344.67	424.81	213.70	336.59
25-49 %	111.66	245.00	165.85	146.90	169.36	228.11	99.08	135.84
50-74 %	115.90	285.73	196.46	130.35	234.13	189.29	162.42	142.56
75% or more	33.91	47.79	32.74	51.44	44.25	51.46	36.28	38.43
Union presence								
No union employees	48.89	53.09	37.52	35.90	47.96	102.12	38.67	58.15
Has union employees	112.36	203.57	235.60	125.59	203.12	178.14	107.03	126.70
Unknown	73.36	114.07	174.74	161.03	166.49	79.53	107.83	77.62
Percent low wage employees **								
50% or more low wage	86.37	163.61	219.93	217.50	159.73	138.68	201.66	94.90
Less than 50% low wage	35.00	42.33	23.65	49.35	39.71	84.84	26.18	48.09
Unknown	69.05	286.91	146.99	153.06	160.44	71.26	166.60	71.20

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.D.1.a(1996) Average total family 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	4,868	4,713	4,826	4,699	4,744	4,961	4,754	4,890
Industry group **								
Agric., fish., forest.	3,889	--	--	--	--	--	3,782	3,920
Mining	4,674	4,188 *	3,708 *	0 *	6,283 *	4,190 *	3,762 *	4,774
Construction	4,601	4,619	4,590	4,477	4,697	4,684	4,602	4,600
Manufacturing	4,718	5,915	4,782	4,800	4,538	4,723	5,165	4,657
Transp., commu., util.	4,979	5,096	4,805	4,116	4,421	5,116	4,777	4,997
Wholesale trade	4,710	4,526	5,143	4,568	4,770	4,679	4,752	4,696
Retail Trade	4,688	4,313	4,779	4,572	4,348	4,813	4,479	4,737
Fin., ins., real est.	4,982	4,739	4,992	4,952	5,007	4,993	4,961	4,985
Services	5,115	4,733	4,815	4,797	4,964	5,368	4,692	5,201
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	4,824	4,714	4,800	4,657	4,613	4,926	4,768	4,836
For profit, unincorporated	4,677	4,301	4,833	4,496	4,768	4,901	4,381	4,807
Nonprofit	5,192	5,520	5,217	5,058	5,259	5,168	5,062	5,203
Unknown	4,760	4,913	4,631	4,706	4,040	4,952	4,860	4,753
Age of firm								
Less than 5 years	4,504	4,186	4,316	5,049	3,993	4,557	4,543	4,446
5-9 years	4,477	4,768	4,536	4,281	4,537	4,110	4,515	4,404
10-19 years	4,698	4,680	4,827	4,260	4,666	5,376	4,632	4,757
20 or more years	4,969	5,176	5,054	4,922	4,951	4,960	5,048	4,953
Unknown	4,902	5,069	4,753	4,693	4,618	4,959	4,898	4,902
Multi/single status								
2 or more locations	4,907	4,957	4,980	4,687	4,770	4,949	4,852	4,908
1 location only	4,754	4,707	4,805	4,704	4,690	6,091	4,744	4,768
Percent full-time employees								
Less than 25%	4,810	4,939	4,980	4,206	5,180	4,976	4,607	4,875
25-49 %	4,791	5,099	4,896	4,205	5,151	4,763	4,499	4,847
50-74 %	5,123	4,279	4,563	4,740	5,173	5,330	4,412	5,255
75% or more	4,845	4,760	4,841	4,718	4,684	4,931	4,798	4,854
Union presence								
No union employees	4,750	4,542	4,749	4,655	4,692	4,870	4,666	4,778
Has union employees	5,027	6,017	5,743	4,712	4,918	5,012	5,491	4,977
Unknown	5,004	4,999	4,796	5,034	4,854	5,022	4,827	5,011
Percent low wage employees **								
50% or more low wage	4,756	4,649	4,380	5,207	4,573	4,744	5,098	4,643
Less than 50% low wage	4,853	4,683	4,875	4,599	4,778	5,017	4,727	4,895
Unknown	4,903	5,069	4,565	4,987	4,714	4,927	4,745	4,908

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.D.1.a(1996) Standard error for average total family 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	38.91	131.65	86.20	96.80	66.10	76.85	64.85	49.48
Industry group **								
Agric., fish., forest.	350.73	--	--	--	--	--	569.66	618.75
Mining	1,165.60	1,324.36 *	1,172.57 *	0.00 *	1,874.48 *	1,273.97 *	1,122.39 *	1,294.90
Construction	93.68	145.20	107.40	315.14	553.85	734.25	115.76	236.36
Manufacturing	74.39	371.85	330.49	242.37	97.28	147.19	260.66	106.07
Transp., commu., util.	162.12	597.02	555.09	403.43	851.83	160.51	179.34	174.28
Wholesale trade	98.81	161.87	586.03	122.67	224.43	226.43	154.50	147.33
Retail Trade	108.49	259.45	180.69	91.79	125.90	157.14	107.48	124.21
Fin., ins., real est.	175.73	300.65	238.94	197.20	262.55	205.86	153.39	180.89
Services	96.05	214.01	130.70	137.09	134.48	169.37	96.79	111.35
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	52.11	133.44	86.52	118.35	91.17	90.40	69.24	66.96
For profit, unincorporated	94.85	186.31	338.29	509.44	249.69	560.28	157.16	148.02
Nonprofit	71.87	409.40	614.47	156.64	122.35	157.46	145.99	85.28
Unknown	201.72	920.09	1,101.89	1,032.40	681.81	254.15	649.43	249.91
Age of firm								
Less than 5 years	155.07	147.21	193.50	386.32	473.21	972.01	245.39	169.10
5-9 years	115.42	109.99	167.59	147.56	239.19	931.06	107.47	252.66
10-19 years	84.63	174.67	216.08	145.49	111.56	625.75	139.09	65.39
20 or more years	55.78	258.78	117.42	88.30	81.16	125.09	86.89	74.39
Unknown	55.16	983.36	895.65	177.36	126.89	77.41	220.10	55.68
Multi/single status								
2 or more locations	51.41	578.28	171.19	164.78	82.93	77.10	94.00	52.42
1 location only	55.10	132.79	94.46	93.38	107.11	1,351.58	76.32	87.29
Percent full-time employees								
Less than 25%	207.40	593.50	1,104.65	665.41	472.83	360.07	584.91	210.89
25-49 %	135.61	801.45	632.46	370.53	218.78	334.57	264.29	157.81
50-74 %	133.43	173.23	326.28	146.17	155.34	227.74	128.02	146.95
75% or more	39.63	161.17	87.52	108.95	66.54	76.27	76.43	48.22
Union presence								
No union employees	30.80	97.66	93.96	102.22	54.21	86.52	78.22	43.70
Has union employees	139.88	1,013.04	1,075.18	162.09	246.71	214.51	245.30	164.81
Unknown	93.20	262.97	174.18	250.00	206.55	109.28	124.26	98.51
Percent low wage employees **								
50% or more low wage	142.21	558.12	363.92	421.91	179.01	146.64	389.10	134.76
Less than 50% low wage	44.21	142.38	86.84	77.94	88.21	103.57	48.08	54.41
Unknown	85.02	277.16	166.04	154.65	187.75	93.27	155.62	88.91

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.D.1.b(1996) Average total family 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	5,007	5,111	5,010	4,965	4,889	5,059	5,036	5,001
Industry group **								
Agric., fish., forest.	4,078	--	--	--	--	--	4,284	3,972
Mining	5,083	5,018	5,827	3,143 *	4,691 *	5,618 *	5,373 *	5,064
Construction	5,049	4,924	4,796	4,745	5,069	5,614	4,864	5,192
Manufacturing	4,743	5,439	4,905	4,856	4,585	4,775	5,005	4,715
Transp., commu., util.	5,216	4,639	4,365	5,067	5,094	5,356	4,595	5,302
Wholesale trade	4,940	5,604	4,998	4,856	4,780	4,976	5,180	4,883
Retail Trade	4,760	4,568	4,691	4,802	4,726	4,780	4,634	4,785
Fin., ins., real est.	5,482	6,022	5,550	5,088	5,235	5,617	5,696	5,441
Services	5,213	4,951	5,419	5,238	5,156	5,254	5,170	5,226
Unknown	5,003	5,003	0	0	0	0	5,003	0
Ownership								
For profit, incorporated	4,946	5,228	4,975	4,921	4,721	5,015	5,046	4,924
For profit, unincorporated	5,007	4,553	4,660	4,897	5,614	4,939	4,599	5,180
Nonprofit	5,438	5,014	5,622	5,453	5,427	5,465	5,387	5,446
Unknown	5,082	5,233	5,047	4,353	5,047	5,120	5,058	5,083
Age of firm								
Less than 5 years	4,874	4,753	5,177	5,205	4,383	4,557	4,876	4,871
5-9 years	5,139	5,240	5,036	5,152	4,906	5,484	5,073	5,199
10-19 years	4,917	5,140	4,920	4,858	4,665	5,124	5,016	4,846
20 or more years	5,045	5,238	5,179	5,032	4,904	5,120	5,156	5,018
Unknown	4,993	5,508	3,948	4,609	4,971	5,027	4,596	5,002
Multi/single status								
2 or more locations	4,997	5,123	4,626	4,832	4,961	5,029	4,883	5,001
1 location only	5,032	5,111	5,069	5,036	4,721	6,104	5,062	4,997
Percent full-time employees								
Less than 25%	5,471	4,565	4,599	5,228	4,915	6,040	4,843	5,670
25-49 %	4,510	4,543	4,887	4,931	4,698	4,380	4,693	4,488
50-74 %	4,823	5,717	4,721	4,935	4,964	4,600	5,236	4,737
75% or more	5,033	5,069	5,039	4,966	4,886	5,111	5,030	5,033
Union presence								
No union employees	4,922	5,092	4,908	4,862	4,901	4,933	4,973	4,905
Has union employees	5,023	5,347	5,245	5,304	4,741	5,106	5,335	4,986
Unknown	5,162	5,119	5,649	5,492	5,061	5,145	5,393	5,151
Percent low wage employees **								
50% or more low wage	4,511	4,509	4,606	4,942	4,870	4,101	4,620	4,488
Less than 50% low wage	4,965	5,055	4,965	4,899	4,849	5,070	4,987	4,957
Unknown	5,132	6,079	5,459	5,359	5,039	5,111	5,604	5,107

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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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	57.31	98.61	58.30	43.79	61.52	97.07	38.41	66.39
Industry group **								
Agric., fish., forest.	262.19	--	--	--	--	--	258.55	422.24
Mining	305.80	967.16	1,536.55	976.70 *	935.75 *	404.71 *	1,057.14 *	340.68
Construction	171.96	173.78	148.14	114.10	303.63	415.88	80.64	308.51
Manufacturing	124.53	447.10	177.20	181.12	118.72	189.79	129.93	136.46
Transp., commu., util.	151.33	468.19	424.92	209.09	247.94	160.83	301.12	109.73
Wholesale trade	144.04	172.06	226.37	224.04	252.14	283.03	157.88	156.76
Retail Trade	74.63	174.79	177.70	81.25	122.71	112.22	97.81	88.90
Fin., ins., real est.	148.65	362.32	216.04	290.46	292.13	135.96	196.10	146.14
Services	76.14	107.89	111.84	90.04	156.89	223.43	74.91	92.50
Unknown	1,184.94	1,184.94	0.00	0.00	0.00	0.00	1,184.94	0.00
Ownership								
For profit, incorporated	72.82	115.51	87.46	58.60	80.81	113.72	36.11	84.20
For profit, unincorporated	201.32	166.24	305.82	173.34	453.90	332.60	174.53	248.31
Nonprofit	227.86	215.21	181.58	132.95	254.13	449.85	148.48	266.23
Unknown	247.58	324.19	1,240.50	599.87	371.77	378.69	258.76	290.85
Age of firm								
Less than 5 years	61.04	117.49	209.60	288.69	460.23	462.45	58.12	183.38
5-9 years	108.44	293.70	162.26	171.37	137.77	280.90	167.41	170.70
10-19 years	86.44	122.98	173.86	141.19	327.37	267.67	114.44	116.86
20 or more years	41.63	202.00	153.47	78.49	74.64	100.06	100.31	58.68
Unknown	98.53	656.03	534.30	134.70	127.86	129.90	207.61	101.02
Multi/single status								
2 or more locations	77.73	225.07	352.24	98.24	104.42	93.80	102.50	80.38
1 location only	76.66	103.84	64.55	76.20	119.24	780.97	53.44	145.33
Percent full-time employees								
Less than 25%	271.98	406.74	528.45	349.76	684.57	504.12	287.53	392.77
25-49 %	151.65	332.00	432.10	217.12	255.37	217.24	134.05	175.00
50-74 %	174.95	436.86	289.67	243.15	227.73	311.48	285.95	217.51
75% or more	65.07	80.99	71.12	54.97	66.53	98.87	40.66	74.64
Union presence								
No union employees	62.56	108.43	70.78	35.52	67.95	144.20	45.13	78.79
Has union employees	129.89	293.72	593.75	185.82	210.89	223.69	126.25	142.80
Unknown	73.89	215.99	290.22	208.64	243.85	72.20	161.86	76.32
Percent low wage employees **								
50% or more low wage	143.60	169.28	325.27	130.02	279.55	169.71	130.87	158.22
Less than 50% low wage	56.68	85.36	58.04	52.36	69.44	140.52	33.94	78.16
Unknown	92.20	465.17	184.87	155.91	222.06	94.69	235.62	94.76

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.D.1.c(1996) Average total family 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	4,924	4,827	4,901	4,907	4,774	4,998	4,915	4,927
Industry group **								
Agric., fish., forest.	4,735	--	--	--	--	--	4,523	5,036
Mining	6,009	4,346	6,500	4,925	5,637	6,204	5,441	6,069
Construction	4,468	5,007	4,419	5,046	5,412	2,665*	4,941*	4,002
Manufacturing	4,876	5,064	4,574	4,877	4,287	5,071	4,917	4,872
Transp., commu., util.	5,405	5,004	3,865	4,796	4,768	5,794	4,596	5,497
Wholesale trade	4,846	4,610	5,263	4,584	4,943	4,912	4,908	4,818
Retail Trade	4,483	4,805	4,588	4,804	4,139	4,432	4,676	4,423
Fin., ins., real est.	4,425	5,021	6,226	4,825	4,516	4,089	5,338	4,268
Services	5,310	4,884	5,008	5,060	5,481	5,520	4,968	5,456
Unknown	5,567	4,980	6,936*	0*	0*	0	5,567	0
Ownership								
For profit, incorporated	4,834	4,970	4,806	4,790	4,614	4,889	4,930	4,810
For profit, unincorporated	4,832	4,667	5,425	4,475	4,952	4,773	4,845	4,819
Nonprofit	5,606	4,587	4,917	5,737	5,329	6,064	4,955	5,774
Unknown	4,762	4,478	6,195	4,243	4,449	4,975	4,658	4,780
Age of firm								
Less than 5 years	4,617	4,578	4,940	5,222	3,691	4,994	4,765	4,111
5-9 years	4,436	4,439	4,347	5,124	3,928	4,930	4,620	4,209
10-19 years	4,743	4,824	4,835	4,683	4,643	4,799	4,902	4,561
20 or more years	5,317	5,173	5,077	5,044	4,993	5,652	5,112	5,385
Unknown	4,727	4,432	5,033	4,576	4,855	4,711	4,531	4,732
Multi/single status								
2 or more locations	4,912	5,231	5,473	4,881	4,838	4,923	5,040	4,907
1 location only	4,954	4,816	4,828	4,926	4,656	6,402	4,899	5,045
Percent full-time employees								
Less than 25%	3,606	5,389	5,364	4,430	5,195	2,953	4,948	3,294
25-49 %	4,385	4,491	4,811	5,201	4,859	3,871	4,761	4,281
50-74 %	5,238	5,236	4,911	4,792	3,860	6,126	5,036	5,286
75% or more	4,935	4,782	4,900	4,910	4,912	4,977	4,908	4,943
Union presence								
No union employees	4,892	4,867	4,889	4,881	4,690	5,016	4,906	4,886
Has union employees	5,333	4,263	5,789	5,240	5,177	5,472	4,939	5,384
Unknown	4,758	5,018	4,553	4,661	4,648	4,773	4,985	4,744
Percent low wage employees **								
50% or more low wage	4,809	3,941	4,528	4,726	4,957	4,993	4,272	4,983
Less than 50% low wage	4,956	4,884	4,907	5,060	4,735	5,085	4,962	4,953
Unknown	4,887	4,904	5,025	3,896	4,910	4,930	4,872	4,888

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.D.1.c(1996) Standard error for average total family 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	95.12	83.22	127.05	130.36	148.08	154.77	82.84	121.47
Industry group **								
Agric., fish., forest.	264.41	--	--	--	--	--	265.25	831.43
Mining	390.31	1,196.77	1,758.25	1,390.18	1,278.13	384.53	1,006.12	402.64
Construction	275.72	304.52	314.79	577.31	826.59	860.40*	248.83*	445.56
Manufacturing	147.15	301.77	336.44	378.64	276.70	243.82	177.07	149.93
Transp., commu., util.	298.66	773.27	768.41	770.11	927.18	291.58	332.13	296.62
Wholesale trade	95.61	273.57	730.95	379.54	678.50	223.35	111.90	175.98
Retail Trade	188.38	198.25	162.80	250.33	390.06	256.36	145.39	238.23
Fin., ins., real est.	218.07	256.33	862.91	132.60	354.65	221.53	289.92	217.74
Services	172.77	168.86	183.93	343.60	213.70	389.96	182.28	245.52
Unknown	1,335.68	1,296.81	2,193.36*	0.00*	0.00*	0.00	1,335.68	0.00
Ownership								
For profit, incorporated	114.33	64.24	110.23	110.58	185.25	153.31	58.41	143.50
For profit, unincorporated	99.76	219.40	743.86	497.61	767.79	576.11	179.51	143.51
Nonprofit	200.03	394.10	370.04	441.62	222.76	525.46	334.25	215.34
Unknown	303.90	391.13	1,637.36	954.39	521.64	557.42	347.84	328.30
Age of firm								
Less than 5 years	291.09	199.91	254.41	799.27	828.13	967.03	148.24	558.20
5-9 years	280.69	171.83	171.87	275.67	777.37	990.74	148.37	576.52
10-19 years	158.75	239.90	237.62	263.04	334.38	292.18	182.98	245.51
20 or more years	182.48	155.43	260.40	197.91	226.92	338.93	171.26	208.16
Unknown	108.32	218.00	448.63	236.49	135.85	130.63	191.67	111.20
Multi/single status								
2 or more locations	106.55	392.52	319.71	78.77	161.87	132.88	179.61	110.78
1 location only	135.68	82.74	116.57	181.53	352.39	1,534.66	81.65	303.66
Percent full-time employees								
Less than 25%	263.69	693.19	1,146.49	432.07	810.30	322.58	420.44	289.55
25-49 %	242.79	512.03	578.34	266.32	582.58	293.98	280.22	280.46
50-74 %	263.10	299.89	177.28	637.02	563.30	365.49	111.55	319.35
75% or more	72.70	95.28	142.03	168.90	136.54	131.58	94.49	98.37
Union presence								
No union employees	122.14	59.26	155.11	132.82	162.94	215.48	87.04	149.07
Has union employees	239.42	514.78	1,103.74	309.53	260.73	280.22	245.34	268.72
Unknown	147.96	224.08	297.41	368.69	424.03	190.57	184.52	163.88
Percent low wage employees **								
50% or more low wage	246.13	433.45	613.91	310.81	242.40	334.58	242.94	239.65
Less than 50% low wage	130.92	86.82	122.52	171.20	155.17	262.25	94.01	178.60
Unknown	137.73	154.27	320.87	487.63	300.04	150.79	77.46	141.80

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.D.2(1996) Average total employee contribution (in dollars) per enrolled employee for family 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	1,275	1,130	1,361	1,612	1,478	1,127	1,367	1,255
Industry group **								
Agric., fish., forest.	1,147	--	--	--	--	--	1,174	1,131
Mining	834*	124*	2,347	1,543	1,457	387*	1,482	782*
Construction	1,337	1,009	1,212	1,456	1,418	1,513	1,157	1,512
Manufacturing	1,032	1,063	1,195	1,349	1,128	933	1,273	1,005
Transp., commu., util.	830	1,077	1,262	1,279	1,475	628	1,221	782
Wholesale trade	1,271	1,201	1,291	1,648	1,398	1,068	1,367	1,243
Retail Trade	1,506	1,231	1,392	1,980	1,888	1,361	1,524	1,502
Fin., ins., real est.	1,436	1,004	1,685	1,483	1,528	1,416	1,436	1,436
Services	1,503	1,186	1,436	1,742	1,753	1,371	1,435	1,522
Unknown	1,071*	589*	4,800*	0	0	0	1,071*	0
Ownership								
For profit, incorporated	1,257	1,122	1,371	1,602	1,453	1,113	1,376	1,231
For profit, unincorporated	1,695	1,122	1,570	1,977	1,831	1,837	1,407	1,842
Nonprofit	1,324	1,316	1,042	1,486	1,529	1,174	1,299	1,328
Unknown	955	833*	1,494*	1,380	1,112	883	1,113	941
Age of firm								
Less than 5 years	1,363	1,038	1,341	1,830	1,360	1,139*	1,318	1,433
5-9 years	1,458	1,113	1,300	1,702	1,802	1,146	1,389	1,536
10-19 years	1,406	1,344	1,498	1,447	1,739	895	1,426	1,390
20 or more years	1,359	1,043	1,342	1,613	1,484	1,224	1,314	1,370
Unknown	1,156	1,027	1,043	1,625	1,343	1,098	1,554	1,148
Multi/single status								
2 or more locations	1,213	1,255	1,373	1,541	1,435	1,124	1,505	1,204
1 location only	1,439	1,127	1,360	1,649	1,568	1,233	1,348	1,556
Percent full-time employees								
Less than 25%	1,417	1,373	835	1,976	2,321	1,095	1,412	1,419
25-49 %	1,297	886	1,296	1,600	1,544	1,209	1,321	1,293
50-74 %	1,335	1,094	1,236	1,683	1,655	1,156	1,254	1,352
75% or more	1,268	1,137	1,379	1,602	1,450	1,121	1,378	1,243
Union presence								
No union employees	1,470	1,190	1,438	1,722	1,631	1,313	1,440	1,481
Has union employees	855	809	765*	960	823	859	902	849
Unknown	1,111	745	1,138	1,389	1,493	1,064	1,088	1,112
Percent low wage employees **								
50% or more low wage	1,749	774	1,640	2,330	1,912	1,560	1,813	1,732
Less than 50% low wage	1,269	1,170	1,368	1,575	1,418	1,033	1,352	1,240
Unknown	1,228	914	1,198	1,519	1,552	1,171	1,254	1,226

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.D.2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for family 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	23.90	49.86	28.23	35.02	39.43	33.23	28.60	29.66
Industry group **								
Agric., fish., forest.	99.50	--	--	--	--	--	139.84	284.70
Mining	258.38*	267.33*	645.25	449.19	343.02	160.18*	335.79	272.05*
Construction	91.31	218.52	148.13	225.23	131.62	253.32	89.97	128.75
Manufacturing	80.58	159.30	119.47	179.16	112.37	100.39	149.13	83.61
Transp., commu., util.	65.24	139.75	257.56	189.52	157.67	82.62	176.61	82.47
Wholesale trade	57.95	149.20	184.54	85.91	92.41	118.48	83.05	74.63
Retail Trade	37.19	70.80	92.83	116.40	122.73	58.04	65.97	48.92
Fin., ins., real est.	65.00	162.55	239.71	94.03	66.21	96.22	105.30	66.20
Services	55.65	109.78	84.14	39.12	89.49	93.43	69.46	71.09
Unknown	472.12*	344.54*	1,517.89*	0.00	0.00	0.00	472.12*	0.00
Ownership								
For profit, incorporated	25.57	54.00	40.72	43.18	48.84	36.11	47.63	28.59
For profit, unincorporated	138.28	105.19	187.07	147.55	137.67	290.68	104.00	188.85
Nonprofit	65.43	328.28	187.76	110.77	139.49	97.40	143.06	75.79
Unknown	99.49	271.11*	493.43*	199.75	262.96	146.88	236.96	110.70
Age of firm								
Less than 5 years	61.22	81.60	145.04	207.14	218.61	375.82*	94.76	126.36
5-9 years	66.22	91.46	105.44	165.15	223.53	138.57	91.25	115.24
10-19 years	56.34	147.22	82.68	126.01	110.61	257.02	47.62	100.52
20 or more years	49.91	114.06	84.31	49.82	95.97	99.56	66.25	67.29
Unknown	21.99	234.10	271.20	103.90	60.56	28.80	131.50	21.44
Multi/single status								
2 or more locations	36.72	234.44	231.80	81.31	77.35	37.03	87.49	37.68
1 location only	38.49	54.16	35.95	67.47	98.27	314.93	28.42	74.25
Percent full-time employees								
Less than 25%	108.73	312.46	215.74	208.31	286.15	211.51	184.66	142.03
25-49 %	64.90	252.40	332.53	182.09	109.99	99.07	219.44	64.80
50-74 %	79.95	132.30	164.15	149.07	195.66	111.36	137.26	93.04
75% or more	27.66	54.55	36.36	34.91	46.69	41.33	32.99	34.23
Union presence								
No union employees	26.09	49.14	35.36	41.44	64.62	42.82	29.14	31.14
Has union employees	87.44	177.66	258.22*	147.32	84.09	119.00	122.45	99.94
Unknown	45.89	76.74	206.49	89.75	134.11	51.44	113.15	47.82
Percent low wage employees **								
50% or more low wage	46.28	215.91	262.27	234.01	155.65	82.34	214.69	86.85
Less than 50% low wage	28.46	62.35	40.03	48.45	62.29	41.40	35.94	34.53
Unknown	52.66	112.18	187.41	100.20	59.93	54.60	102.72	54.13

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.D.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family 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	1,288	1,174	1,442	1,787	1,603	1,081	1,534	1,239
Industry group **								
Agric., fish., forest.	1,700	--	--	--	--	--	1,516	1,754
Mining	1,607	2,580 *	144 *	0	3,744 *	960 *	416 *	1,738 *
Construction	1,153 *	907 *	1,375	1,389	1,295 *	902	1,067	1,301
Manufacturing	966	1,075 *	859	1,540	1,152	806	1,466	898
Transp., commu., util.	881	1,553	2,270	1,519 *	1,916	609	1,954	783
Wholesale trade	1,376	1,116	1,212	2,091	1,616	1,126	1,437	1,357
Retail Trade	1,550	1,532	1,402	2,161	2,055	1,358	1,730	1,508
Fin., ins., real est.	1,450	1,702	1,961	1,872	1,163	1,438	2,007	1,392
Services	1,482	1,019	1,766	1,837	1,914	1,194	1,565	1,465
Unknown	0	0	0	0	0	0	0	0
Ownership								
For profit, incorporated	1,259	1,219	1,349	1,785	1,473	1,087	1,536	1,198
For profit, unincorporated	1,823	1,222	2,054	1,694	2,296	1,558	1,510	1,960
Nonprofit	1,341	900 *	2,115	1,812	1,780	1,025	1,653	1,315
Unknown	995	574 *	1,770 *	2,502	1,044	963	1,155	983
Age of firm								
Less than 5 years	1,591	1,047	1,587	2,407	1,045 *	1,138	1,649	1,506
5-9 years	1,650	1,440	1,577	1,826	1,920	1,185	1,629	1,690
10-19 years	1,636	1,265	1,487	1,519	2,463	1,206	1,428	1,824
20 or more years	1,371	1,068	1,367	1,662	1,653	1,164	1,443	1,355
Unknown	1,108	747 *	957 *	1,909	1,328	1,043	1,993	1,094
Multi/single status								
2 or more locations	1,176	1,277	1,421	1,572	1,491	1,081	1,769	1,163
1 location only	1,610	1,172	1,445	1,874	1,827	1,062 *	1,509	1,748
Percent full-time employees								
Less than 25%	1,878	2,501 *	920 *	2,636	2,449	1,226 *	2,267	1,752
25-49 %	1,447	1,312 *	2,039	1,772	1,653	1,301	1,581	1,421
50-74 %	1,573	1,563	1,134	2,076	2,099	1,335	1,644	1,559
75% or more	1,248	1,104	1,445	1,743	1,544	1,046	1,513	1,196
Union presence								
No union employees	1,522	1,270	1,484	1,960	1,682	1,301	1,631	1,486
Has union employees	680	351 *	814 *	761 *	939 *	627	690 *	679
Unknown	1,182	1,144	1,601	1,502	1,828	1,094	1,511	1,170
Percent low wage employees **								
50% or more low wage	2,013	1,157 *	1,509	2,885	1,849	1,817	2,581	1,824
Less than 50% low wage	1,262	1,160	1,422	1,702	1,488	973	1,446	1,201
Unknown	1,239	1,335	1,604	1,600	1,836	1,133	1,555	1,228

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.D.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family 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	39.69	89.90	43.43	106.34	85.83	49.72	61.52	50.37
Industry group **								
Agric., fish., forest.	325.11	--	--	--	--	--	443.64	363.34
Mining	460.89	815.87 *	45.54 *	0.00	1,175.13 *	300.38 *	261.21 *	638.40 *
Construction	126.86 *	314.20 *	305.20	284.67	419.63 *	208.04	153.31	254.08
Manufacturing	61.22	557.83 *	122.94	277.53	127.24	79.52	281.60	54.93
Transp., commu., util.	148.77	418.61	454.76	527.97 *	482.82	176.34	240.93	162.18
Wholesale trade	134.93	283.43	335.33	270.26	363.57	115.56	155.17	149.53
Retail Trade	65.04	132.28	134.46	244.49	143.10	112.50	126.07	94.00
Fin., ins., real est.	139.30	207.55	393.80	261.56	250.44	157.15	198.22	138.18
Services	93.68	116.43	153.54	79.45	120.50	94.72	111.38	104.42
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	31.50	104.21	88.02	107.95	114.34	40.64	69.52	45.67
For profit, unincorporated	136.26	286.71	431.56	347.85	287.16	226.76	242.76	147.03
Nonprofit	105.94	385.81 *	549.99	256.58	214.70	110.69	274.06	111.45
Unknown	138.07	309.20 *	587.25 *	618.55	242.13	159.97	296.48	148.94
Age of firm								
Less than 5 years	159.75	208.85	216.25	276.36	335.60 *	287.48	251.24	199.06
5-9 years	155.56	171.78	255.12	270.71	325.84	289.83	186.22	244.03
10-19 years	102.50	152.83	197.74	170.02	227.31	347.35	85.57	176.02
20 or more years	48.87	80.02	219.95	125.64	136.67	88.93	133.59	67.21
Unknown	40.45	309.52 *	320.23 *	268.35	108.83	55.65	250.72	40.77
Multi/single status								
2 or more locations	46.92	246.97	321.59	133.88	107.05	50.41	181.03	48.26
1 location only	43.61	93.65	52.25	117.52	107.21	366.65 *	59.38	45.78
Percent full-time employees								
Less than 25%	165.78	786.74 *	369.16 *	459.57	407.16	432.90 *	596.98	128.44
25-49 %	138.30	510.34 *	543.98	376.00	191.33	159.58	398.37	158.23
50-74 %	135.75	148.24	291.18	376.31	254.14	154.84	147.54	138.73
75% or more	46.29	100.73	57.12	92.72	99.16	58.77	73.18	57.98
Union presence								
No union employees	33.95	91.55	34.26	128.00	103.19	48.39	71.82	42.88
Has union employees	73.26	391.17 *	355.01 *	285.70 *	373.49 *	62.31	299.99 *	83.43
Unknown	105.17	218.33	332.77	411.23	179.34	103.52	194.51	107.00
Percent low wage employees **								
50% or more low wage	140.00	678.17 *	220.05	521.03	262.82	226.19	434.11	171.07
Less than 50% low wage	38.96	102.94	43.70	86.32	114.97	57.10	66.21	47.40
Unknown	75.96	230.34	326.63	290.87	171.56	67.32	181.05	78.85

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.D.2.b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	1,314	1,126	1,413	1,603	1,532	1,156	1,373	1,302
Industry group **								
Agric., fish., forest.	1,057	--	--	--	--	--	1,255	954
Mining	862*	113*	2,553*	1,292*	1,526*	276*	1,448	824*
Construction	1,587	1,122	1,309	1,591	1,756	1,880	1,328	1,785
Manufacturing	1,039	949	1,456	1,334	1,210	886	1,270	1,015
Transp., commu., util.	795	944	987*	1,342	1,455	603	1,038	762
Wholesale trade	1,287	1,689	1,370	1,604	1,405	1,018	1,546	1,225
Retail Trade	1,515	951	1,483	1,946	1,923	1,372	1,494	1,519
Fin., ins., real est.	1,595	771	1,826	1,305	1,787	1,644	1,302	1,652
Services	1,585	1,202	1,433	1,743	1,738	1,549	1,420	1,633
Unknown	843*	843*	0	0	0	0	843*	0
Ownership								
For profit, incorporated	1,299	1,150	1,479	1,598	1,530	1,125	1,406	1,277
For profit, unincorporated	1,771	1,064	1,438	2,005	1,948	1,938	1,405	1,926
Nonprofit	1,368	912*	800	1,398	1,512	1,364	1,030	1,423
Unknown	917	1,517	1,313*	1,237	1,126*	797	1,394	882
Age of firm								
Less than 5 years	1,348	1,103	1,505	1,473	1,622	1,146*	1,302	1,410
5-9 years	1,433	1,005	1,242	1,717	1,786	1,155	1,353	1,507
10-19 years	1,327	1,310	1,548	1,435	1,506	824*	1,439	1,247
20 or more years	1,387	1,039	1,422	1,670	1,577	1,151	1,345	1,397
Unknown	1,238	1,235	1,118	1,635	1,424	1,177	1,494	1,232
Multi/single status								
2 or more locations	1,255	1,417	1,405	1,542	1,518	1,143	1,467	1,248
1 location only	1,471	1,115	1,414	1,635	1,564	1,600	1,357	1,603
Percent full-time employees								
Less than 25%	1,602	1,505*	543*	1,455	2,267	1,565	1,103	1,760
25-49 %	1,334	693	1,270	1,551	1,669	1,261	1,334	1,334
50-74 %	1,237	668	1,232	1,578	1,516	1,087	1,070	1,271
75% or more	1,317	1,177	1,441	1,608	1,524	1,152	1,401	1,299
Union presence								
No union employees	1,532	1,232	1,499	1,665	1,720	1,385	1,445	1,562
Has union employees	805	300*	808*	1,192	829	758	911	793
Unknown	1,140	606*	1,179	1,498	1,467	1,097	1,104	1,142
Percent low wage employees **								
50% or more low wage	1,716	485	1,801	2,188	2,069	1,457	1,631	1,735
Less than 50% low wage	1,341	1,183	1,426	1,574	1,501	1,116	1,373	1,331
Unknown	1,225	826	1,182	1,583	1,495	1,166	1,260	1,223

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.D.2.b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	28.45	56.57	48.57	40.59	67.68	34.31	38.88	30.76
Industry group **								
Agric., fish., forest.	163.26	--	--	--	--	--	237.33	278.33
Mining	323.23*	236.09*	823.22*	397.50*	523.41*	142.53*	353.76	410.28*
Construction	166.54	266.96	211.23	232.26	180.00	342.57	162.62	211.59
Manufacturing	90.38	216.46	220.42	142.47	166.68	79.64	122.89	94.54
Transp., commu., util.	76.61	203.24	376.49*	240.51	134.87	74.59	227.59	81.72
Wholesale trade	92.55	192.02	216.30	150.92	149.80	153.47	118.56	109.80
Retail Trade	52.08	57.88	176.72	126.66	134.31	66.03	88.18	54.67
Fin., ins., real est.	60.11	208.83	302.81	197.31	126.12	79.73	171.76	53.73
Services	65.92	115.91	147.65	59.04	124.45	118.91	50.19	80.38
Unknown	366.22*	366.22*	0.00	0.00	0.00	0.00	366.22*	0.00
Ownership								
For profit, incorporated	34.53	58.25	54.47	47.04	76.20	39.99	53.27	34.00
For profit, unincorporated	234.28	115.66	269.60	193.54	265.70	441.96	115.61	324.99
Nonprofit	87.32	314.74*	200.03	61.57	160.04	150.90	164.81	109.22
Unknown	131.35	261.31	453.20*	298.07	367.70*	222.84	214.43	141.49
Age of firm								
Less than 5 years	110.55	139.42	190.10	123.02	248.71	410.69*	121.95	179.28
5-9 years	88.56	149.68	156.78	211.86	285.94	191.62	124.62	148.32
10-19 years	65.82	172.01	77.67	154.24	163.15	264.32*	77.52	101.54
20 or more years	56.92	112.85	87.17	34.73	115.82	75.87	59.73	68.54
Unknown	39.36	308.34	283.07	126.64	83.44	41.97	193.45	37.27
Multi/single status								
2 or more locations	49.11	296.78	268.63	108.08	114.05	35.83	103.03	49.94
1 location only	61.32	56.97	61.46	77.10	145.63	429.80	53.71	137.83
Percent full-time employees								
Less than 25%	197.50	460.83*	298.44*	309.77	470.88	316.49	214.40	281.73
25-49 %	98.53	198.86	359.64	285.30	213.49	129.19	142.23	113.02
50-74 %	84.93	163.04	324.62	153.60	205.35	197.02	213.73	125.74
75% or more	34.70	76.18	63.57	44.96	74.68	41.12	52.22	35.54
Union presence								
No union employees	34.79	56.21	57.85	39.42	84.37	78.42	36.35	42.86
Has union employees	49.44	174.99*	245.55*	185.08	104.34	87.81	188.77	67.98
Unknown	54.01	208.41*	243.77	115.81	156.76	55.20	166.61	53.57
Percent low wage employees **								
50% or more low wage	67.30	99.07	299.84	267.66	168.09	104.32	162.60	79.74
Less than 50% low wage	43.66	82.52	67.39	47.90	91.74	60.41	48.67	50.38
Unknown	52.08	226.29	239.93	132.38	118.41	51.73	126.87	49.64

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.D.2.c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	1,140	1,096	1,095	1,383	1,083	1,117	1,160	1,135
Industry group **								
Agric., fish., forest.	918	--	--	--	--	--	952	869*
Mining	655*	--	--	--	--	--	1,704	546*
Construction	848	--	--	--	--	--	868	828
Manufacturing	1,109	--	--	--	--	--	910	1,129
Transp., commu., util.	879	--	--	--	--	--	1,117	852
Wholesale trade	1,083	--	--	--	--	--	917	1,156
Retail Trade	1,406	--	--	--	--	--	1,322	1,432
Fin., ins., real est.	1,027	--	--	--	--	--	1,246	989
Services	1,289	--	--	--	--	--	1,342	1,266
Unknown	1,441*	--	--	--	--	--	1,441*	0
Ownership								
For profit, incorporated	1,126	--	--	--	--	--	1,085	1,136
For profit, unincorporated	1,329	--	--	--	--	--	1,328	1,330
Nonprofit	1,180	--	--	--	--	--	1,538	1,087
Unknown	1,016	--	--	--	--	--	624*	1,082
Age of firm								
Less than 5 years	998	--	--	--	--	--	901	1,331
5-9 years	1,295	--	--	--	--	--	1,131	1,495
10-19 years	1,341	--	--	--	--	--	1,390	1,285
20 or more years	1,266	--	--	--	--	--	1,124	1,314
Unknown	992	--	--	--	--	--	1,242	985
Multi/single status								
2 or more locations	1,143	--	--	--	--	--	1,359	1,136
1 location only	1,134	--	--	--	--	--	1,135	1,132
Percent full-time employees								
Less than 25%	756	--	--	--	--	--	1,313*	626
25-49 %	972	--	--	--	--	--	1,018	960
50-74 %	1,216	--	--	--	--	--	1,174	1,226
75% or more	1,146	--	--	--	--	--	1,161	1,141
Union presence								
No union employees	1,217	--	--	--	--	--	1,206	1,223
Has union employees	1,266	--	--	--	--	--	1,160	1,279*
Unknown	896	--	--	--	--	--	641	913
Percent low wage employees **								
50% or more low wage	1,471	--	--	--	--	--	1,070	1,601
Less than 50% low wage	1,068	--	--	--	--	--	1,191	1,014
Unknown	1,218	--	--	--	--	--	875	1,235

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.D.2.c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 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	56.91	130.77	140.54	129.45	87.19	109.56	72.59	85.24
Industry group **								
Agric., fish., forest.	237.62	--	--	--	--	--	251.60	377.94 *
Mining	284.00 *	--	--	--	--	--	496.82	270.75 *
Construction	145.15	--	--	--	--	--	136.33	244.98
Manufacturing	197.71	--	--	--	--	--	187.44	218.55
Transp., commu., util.	163.27	--	--	--	--	--	326.68	180.46
Wholesale trade	98.51	--	--	--	--	--	210.65	131.86
Retail Trade	59.43	--	--	--	--	--	146.17	82.88
Fin., ins., real est.	137.42	--	--	--	--	--	132.77	152.06
Services	90.78	--	--	--	--	--	181.85	127.13
Unknown	577.16 *	--	--	--	--	--	577.16 *	0.00
Ownership								
For profit, incorporated	63.71	--	--	--	--	--	68.41	92.62
For profit, unincorporated	150.55	--	--	--	--	--	220.76	210.02
Nonprofit	120.00	--	--	--	--	--	256.47	157.05
Unknown	171.32	--	--	--	--	--	509.84 *	170.68
Age of firm								
Less than 5 years	126.39	--	--	--	--	--	103.48	257.80
5-9 years	135.67	--	--	--	--	--	128.35	210.07
10-19 years	147.88	--	--	--	--	--	184.57	279.23
20 or more years	195.13	--	--	--	--	--	85.11	257.89
Unknown	46.98	--	--	--	--	--	152.48	48.07
Multi/single status								
2 or more locations	96.72	--	--	--	--	--	182.81	98.79
1 location only	66.73	--	--	--	--	--	94.83	154.19
Percent full-time employees								
Less than 25%	194.21	--	--	--	--	--	504.29 *	138.20
25-49 %	112.72	--	--	--	--	--	282.93	122.72
50-74 %	146.05	--	--	--	--	--	138.95	182.98
75% or more	72.30	--	--	--	--	--	81.93	103.82
Union presence								
No union employees	31.57	--	--	--	--	--	76.96	68.63
Has union employees	373.32	--	--	--	--	--	285.91	438.06 *
Unknown	99.65	--	--	--	--	--	161.23	107.92
Percent low wage employees **								
50% or more low wage	164.59	--	--	--	--	--	204.96	179.90
Less than 50% low wage	33.60	--	--	--	--	--	86.67	69.97
Unknown	154.92	--	--	--	--	--	169.68	162.26

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.

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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.D.3(1996) Percent of total premiums contributed by employees enrolled in family 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	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
Industry group **								
Agric., fish., forest.	27.3%	--	--	--	--	--	27.2%	27.4%
Mining	15.5%*	2.6%*	40.5%*	44.2%	29.4%	6.7%*	28.0%	14.6%*
Construction	27.7%	20.9%	26.0%	30.7%	27.9%	31.5%	24.1%	31.2%
Manufacturing	21.7%	19.4%	24.8%	27.9%	24.9%	19.4%	25.2%	21.3%
Transp., commu., util.	16.0%	22.5%	28.7%	26.5%	30.1%	11.7%	26.4%	14.9%
Wholesale trade	26.1%	23.8%	25.3%	34.7%	29.1%	21.8%	27.3%	25.7%
Retail Trade	32.1%	27.2%	29.7%	41.7%	41.7%	28.8%	33.1%	31.9%
Fin., ins., real est.	28.1%	18.1%	29.9%	29.7%	30.3%	27.9%	26.3%	28.4%
Services	28.9%	24.3%	27.6%	34.3%	34.1%	25.7%	28.6%	29.0%
Unknown	20.5%*	11.8%*	69.2%*	0.0%	0.0%	0.0%	20.5%*	0.0%
Ownership								
For profit, incorporated	25.7%	22.3%	28.0%	33.2%	31.0%	22.4%	27.8%	25.2%
For profit, unincorporated	34.7%	24.8%	32.0%	41.9%	35.3%	37.4%	30.5%	36.7%
Nonprofit	24.6%	26.6%	19.3%	27.5%	28.5%	21.6%	25.0%	24.5%
Unknown	19.3%	17.2%*	28.9%*	31.5%	23.8%	17.5%	22.7%	19.0%
Age of firm								
Less than 5 years	28.9%	22.9%	27.3%	35.6%	32.9%	24.9%	27.7%	30.8%
5-9 years	30.0%	22.6%	27.0%	34.8%	38.9%	22.0%	28.7%	31.3%
10-19 years	29.1%	27.1%	30.7%	31.0%	37.3%	17.4%	29.1%	29.1%
20 or more years	26.8%	20.0%	26.2%	32.2%	30.1%	23.6%	25.7%	27.0%
Unknown	23.5%	19.9%	24.3%	35.2%	27.6%	22.2%	33.4%	23.3%
Multi/single status								
2 or more locations	24.5%	24.6%	28.3%	32.0%	29.3%	22.5%	30.7%	24.3%
1 location only	29.1%	22.8%	27.4%	33.5%	33.4%	19.9%*	27.3%	31.5%
Percent full-time employees								
Less than 25%	29.5%	28.0%	17.5%	42.5%	46.3%	23.0%	29.3%	29.6%
25-49 %	28.4%	18.9%	26.6%	33.2%	31.8%	27.4%	28.4%	28.4%
50-74 %	26.7%	21.2%	26.1%	34.7%	34.8%	22.4%	25.3%	27.0%
75% or more	25.5%	23.1%	27.8%	32.8%	30.0%	22.3%	27.9%	25.0%
Union presence								
No union employees	30.2%	24.3%	29.6%	35.8%	33.9%	26.6%	29.5%	30.4%
Has union employees	16.8%	15.4%	14.0%*	18.7%	17.0%	16.7%	17.0%	16.8%
Unknown	22.0%	14.7%	21.6%	26.6%	30.3%	21.1%	21.0%	22.0%
Percent low wage employees **								
50% or more low wage	37.7%	17.8%	36.2%	46.6%	40.0%	35.0%	38.6%	37.4%
Less than 50% low wage	25.7%	23.8%	27.7%	32.5%	29.4%	20.4%	27.5%	25.1%
Unknown	24.4%	16.7%	23.0%	30.2%	31.5%	23.3%	23.7%	24.5%

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.D.3(1996) Standard error for percent of total premiums contributed by employees enrolled in family 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	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
Industry group **								
Agric., fish., forest.	2.47%	--	--	--	--	--	3.70%	5.20%
Mining	4.86%*	6.39%*	13.38%*	11.34%	6.00%	3.51%*	7.71%	4.79%*
Construction	1.94%	4.25%	2.88%	4.44%	2.42%	4.99%	1.82%	2.44%
Manufacturing	1.75%	2.91%	2.95%	3.11%	2.41%	1.98%	2.78%	1.77%
Transp., commu., util.	1.29%	3.76%	5.48%	3.78%	3.52%	1.61%	3.59%	1.52%
Wholesale trade	1.33%	2.75%	3.61%	1.83%	2.21%	2.40%	1.56%	1.62%
Retail Trade	0.91%	1.91%	1.94%	2.66%	2.34%	1.36%	1.53%	1.12%
Fin., ins., real est.	1.32%	3.31%	5.35%	2.22%	1.54%	1.60%	2.52%	1.35%
Services	1.20%	2.63%	1.63%	0.90%	1.53%	1.92%	1.49%	1.54%
Unknown	8.05%*	7.47%*	21.88%*	0.00%	0.00%	0.00%	8.05%*	0.00%
Ownership								
For profit, incorporated	0.47%	1.20%	0.82%	0.79%	0.95%	0.65%	0.87%	0.52%
For profit, unincorporated	2.67%	2.10%	4.35%	3.45%	3.23%	5.35%	2.04%	3.50%
Nonprofit	1.25%	7.13%	3.37%	2.17%	2.20%	1.53%	3.18%	1.53%
Unknown	1.88%	6.46%*	9.78%*	5.24%	4.24%	2.71%	5.09%	2.01%
Age of firm								
Less than 5 years	1.19%	2.07%	3.02%	4.22%	3.94%	5.99%	1.62%	2.42%
5-9 years	1.31%	2.45%	2.64%	3.00%	6.40%	2.94%	2.16%	2.24%
10-19 years	1.17%	3.29%	1.89%	2.25%	3.02%	4.39%	1.02%	2.19%
20 or more years	0.92%	2.49%	1.51%	1.08%	1.92%	1.70%	1.16%	1.22%
Unknown	0.39%	4.46%	7.24%	1.98%	1.22%	0.44%	2.54%	0.39%
Multi/single status								
2 or more locations	0.65%	4.77%	4.08%	1.53%	1.21%	0.69%	1.66%	0.67%
1 location only	0.82%	1.20%	0.71%	1.48%	1.95%	6.45%*	0.53%	1.57%
Percent full-time employees								
Less than 25%	2.09%	6.78%	4.72%	5.02%	4.75%	3.04%	4.14%	1.93%
25-49 %	1.41%	5.17%	6.62%	3.80%	3.36%	2.13%	4.22%	1.59%
50-74 %	1.89%	2.96%	3.37%	3.25%	3.53%	2.51%	3.12%	2.30%
75% or more	0.52%	1.23%	0.78%	0.68%	0.89%	0.76%	0.59%	0.64%
Union presence								
No union employees	0.50%	1.14%	0.80%	0.74%	1.26%	0.69%	0.62%	0.59%
Has union employees	1.66%	3.54%	5.46%*	2.93%	1.42%	2.24%	2.60%	1.87%
Unknown	0.76%	1.50%	3.89%	2.16%	2.84%	0.85%	2.28%	0.80%
Percent low wage employees **								
50% or more low wage	0.92%	4.88%	5.29%	3.68%	3.88%	1.46%	3.23%	1.81%
Less than 50% low wage	0.63%	1.40%	0.82%	0.96%	1.27%	0.90%	0.70%	0.77%
Unknown	0.98%	2.32%	3.56%	2.09%	1.60%	1.00%	1.81%	1.03%

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.D.3.a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	26.5%	24.9%	29.9%	38.0%	33.8%	21.8%	32.3%	25.3%
Industry group **								
Agric., fish., forest.	43.7%	--	--	--	--	--	40.1%	44.7%
Mining	34.4%*	61.6%*	3.9%*	0.0%	59.6%*	22.9%*	11.1%*	36.4%*
Construction	25.1%	19.6%*	30.0%	31.0%	27.6%*	19.3%	23.2%	28.3%
Manufacturing	20.5%	18.2%*	18.0%	32.1%	25.4%	17.1%	28.4%	19.3%
Transp., commu., util.	17.7%	30.5%*	47.2%	36.9%	43.3%	11.9%	40.9%	15.7%
Wholesale trade	29.2%	24.7%	23.6%	45.8%	33.9%	24.1%	30.2%	28.9%
Retail Trade	33.1%	35.5%	29.3%	47.3%	47.3%	28.2%	38.6%	31.8%
Fin., ins., real est.	29.1%	35.9%	39.3%	37.8%	23.2%	28.8%	40.5%	27.9%
Services	29.0%	21.5%	36.7%	38.3%	38.6%	22.2%	33.4%	28.2%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	26.1%	25.9%	28.1%	38.3%	31.9%	22.1%	32.2%	24.8%
For profit, unincorporated	39.0%	28.4%	42.5%	37.7%	48.2%	31.8%	34.5%	40.8%
Nonprofit	25.8%	16.3%*	40.5%	35.8%	33.8%	19.8%	32.6%	25.3%
Unknown	20.9%	11.7%*	38.2%*	53.2%	25.8%	19.5%	23.8%*	20.7%
Age of firm								
Less than 5 years	35.3%	25.0%	36.8%	47.7%	26.2%	25.0%	36.3%	33.9%
5-9 years	36.9%	30.2%	34.8%	42.7%	42.3%	28.8%	36.1%	38.4%
10-19 years	34.8%	27.0%	30.8%	35.7%	52.8%	22.4%*	30.8%	38.3%
20 or more years	27.6%	20.6%	27.0%	33.8%	33.4%	23.5%	28.6%	27.4%
Unknown	22.6%	14.7%*	20.1%*	40.7%	28.8%	21.0%	40.7%	22.3%
Multi/single status								
2 or more locations	24.0%	25.8%	28.5%	33.5%	31.3%	21.8%	36.5%	23.7%
1 location only	33.9%	24.9%	30.1%	39.8%	38.9%	17.4%*	31.8%	36.7%
Percent full-time employees								
Less than 25%	39.0%	50.6%*	18.5%*	62.7%	47.3%	24.6%	49.2%	35.9%
25-49 %	30.2%	25.7%*	41.7%	42.1%	32.1%	27.3%	35.1%	29.3%
50-74 %	30.7%	36.5%	24.8%	43.8%	40.6%	25.0%	37.3%	29.7%
75% or more	25.8%	23.2%	29.9%	36.9%	33.0%	21.2%	31.5%	24.6%
Union presence								
No union employees	32.1%	28.0%	31.2%	42.1%	35.8%	26.7%	34.9%	31.1%
Has union employees	13.5%	5.8%*	14.2%*	16.1%*	19.1%*	12.5%	12.6%*	13.6%
Unknown	23.6%	22.9%	33.4%	29.8%	37.6%	21.8%	31.3%	23.3%
Percent low wage employees **								
50% or more low wage	42.3%	24.9%*	34.5%	55.4%	40.4%	38.3%	50.6%	39.3%
Less than 50% low wage	26.0%	24.8%	29.2%	37.0%	31.2%	19.4%	30.6%	24.5%
Unknown	25.3%	26.3%	35.1%	32.1%	38.9%	23.0%	32.8%	25.0%

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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Table I.D.3.a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	0.88%	2.05%	1.25%	1.67%	1.85%	1.07%	1.13%	1.10%
Industry group **								
Agric., fish., forest.	8.95%	--	--	--	--	--	11.80%	9.86%
Mining	12.03%*	19.48%*	1.23%*	0.00%	18.87%*	10.62%*	6.31%*	13.64%*
Construction	2.48%	6.71%*	6.96%	5.11%	8.72%*	3.14%	3.40%	5.20%
Manufacturing	1.27%	8.47%*	3.75%	3.97%	2.54%	1.40%	4.51%	1.03%
Transp., commu., util.	3.05%	10.31%*	9.15%	8.94%	9.88%	3.31%	5.59%	3.24%
Wholesale trade	2.86%	6.87%	6.77%	4.99%	7.95%	2.46%	3.59%	3.43%
Retail Trade	1.64%	3.47%	2.44%	5.65%	3.64%	2.20%	2.85%	2.13%
Fin., ins., real est.	2.87%	4.07%	7.86%	4.50%	6.28%	2.90%	3.74%	2.90%
Services	2.02%	2.50%	3.03%	1.61%	3.12%	2.15%	2.23%	2.26%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.76%	2.37%	2.10%	1.90%	2.32%	0.98%	1.15%	1.08%
For profit, unincorporated	2.54%	6.79%	8.44%	6.87%	5.96%	5.18%	4.74%	3.09%
Nonprofit	2.05%	7.71%*	9.73%	5.43%	4.29%	1.95%	5.59%	2.26%
Unknown	2.69%	11.41%*	12.60%*	13.74%	5.55%	3.36%	7.16%*	3.10%
Age of firm								
Less than 5 years	2.87%	6.12%	5.93%	3.54%	6.87%	6.60%	3.83%	5.03%
5-9 years	3.37%	3.76%	5.75%	5.62%	6.40%	6.31%	3.95%	3.33%
10-19 years	2.37%	3.75%	4.07%	3.77%	5.21%	7.78%*	1.83%	4.11%
20 or more years	1.01%	2.65%	4.83%	2.54%	3.05%	1.81%	3.05%	1.39%
Unknown	0.93%	10.20%*	8.69%*	5.39%	2.12%	1.11%	5.39%	0.91%
Multi/single status								
2 or more locations	1.04%	5.52%	6.21%	2.72%	2.10%	1.10%	3.59%	1.05%
1 location only	0.74%	2.12%	1.46%	2.01%	2.69%	8.90%*	1.05%	1.04%
Percent full-time employees								
Less than 25%	3.68%	15.27%*	8.43%*	10.55%	8.41%	6.15%	11.77%	3.12%
25-49 %	2.77%	8.98%*	11.05%	8.02%	4.58%	3.18%	8.74%	3.03%
50-74 %	2.41%	3.71%	6.37%	7.05%	5.05%	2.27%	2.91%	2.42%
75% or more	1.01%	2.29%	1.42%	1.51%	2.07%	1.31%	1.31%	1.28%
Union presence								
No union employees	0.66%	1.86%	1.17%	2.30%	2.29%	0.88%	1.37%	0.86%
Has union employees	1.33%	7.48%*	6.95%*	5.26%*	6.30%*	1.00%	5.68%*	1.45%
Unknown	2.31%	4.81%	6.73%	7.86%	4.73%	2.20%	3.93%	2.36%
Percent low wage employees **								
50% or more low wage	2.13%	9.45%*	5.22%	8.78%	4.98%	4.31%	6.58%	2.97%
Less than 50% low wage	0.86%	2.49%	1.08%	1.50%	2.32%	1.21%	1.39%	1.04%
Unknown	1.75%	4.25%	7.10%	5.36%	5.08%	1.50%	4.05%	1.81%

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.D.3.b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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	26.2%	22.0%	28.2%	32.3%	31.3%	22.8%	27.3%	26.0%
Industry group **								
Agric., fish., forest.	25.9%	--	--	--	--	--	29.3%	24.0%
Mining	17.0%*	2.3%*	43.8%*	41.1%	32.5%	4.9%*	27.0%*	16.3%*
Construction	31.4%	22.8%	27.3%	33.5%	34.6%	33.5%	27.3%	34.4%
Manufacturing	21.9%	17.5%*	29.7%	27.5%	26.4%	18.5%	25.4%	21.5%
Transp., commu., util.	15.3%	20.3%*	22.6%*	26.5%	28.6%	11.3%	22.6%	14.4%
Wholesale trade	26.0%	30.1%	27.4%	33.0%	29.4%	20.4%	29.9%	25.1%
Retail Trade	31.8%	20.8%	31.6%	40.5%	40.7%	28.7%	32.2%	31.8%
Fin., ins., real est.	29.1%	12.8%*	32.9%	25.6%	34.1%	29.3%	22.9%	30.4%
Services	30.4%	24.3%	26.4%	33.3%	33.7%	29.5%	27.5%	31.2%
Unknown	16.8%*	16.8%*	0.0%	0.0%	0.0%	0.0%	16.8%*	0.0%
Ownership								
For profit, incorporated	26.3%	22.0%	29.7%	32.5%	32.4%	22.4%	27.9%	25.9%
For profit, unincorporated	35.4%	23.4%	30.9%	40.9%	34.7%	39.2%	30.5%	37.2%
Nonprofit	25.1%	18.2%*	14.2%	25.6%	27.9%	25.0%	19.1%	26.1%
Unknown	18.0%	29.0%	26.0%*	28.4%	22.3%	15.6%*	27.6%	17.3%
Age of firm								
Less than 5 years	27.7%	23.2%	29.1%	28.3%	37.0%	25.2%*	26.7%	28.9%
5-9 years	27.9%	19.2%	24.7%	33.3%	36.4%	21.1%	26.7%	29.0%
10-19 years	27.0%	25.5%	31.5%	29.5%	32.3%	16.1%	28.7%	25.7%
20 or more years	27.5%	19.8%	27.5%	33.2%	32.2%	22.5%	26.1%	27.8%
Unknown	24.8%	22.4%	28.3%	35.5%	28.6%	23.4%	32.5%	24.6%
Multi/single status								
2 or more locations	25.1%	27.7%	30.4%	31.9%	30.6%	22.7%	30.0%	24.9%
1 location only	29.2%	21.8%	27.9%	32.5%	33.1%	26.2%	26.8%	32.1%
Percent full-time employees								
Less than 25%	29.3%	33.0%*	11.8%*	27.8%	46.1%	25.9%	22.8%	31.0%
25-49 %	29.6%	15.3%*	26.0%*	31.5%	35.5%	28.8%	28.4%	29.7%
50-74 %	25.6%	11.7%*	26.1%	32.0%	30.5%	23.6%	20.4%	26.8%
75% or more	26.2%	23.2%	28.6%	32.4%	31.2%	22.5%	27.9%	25.8%
Union presence								
No union employees	31.1%	24.2%	30.5%	34.2%	35.1%	28.1%	29.1%	31.8%
Has union employees	16.0%	5.6%*	15.4%*	22.5%	17.5%	14.8%	17.1%	15.9%
Unknown	22.1%	11.8%*	20.9%	27.3%	29.0%	21.3%	20.5%	22.2%
Percent low wage employees **								
50% or more low wage	38.0%	10.8%	39.1%	44.3%	42.5%	35.5%	35.3%	38.7%
Less than 50% low wage	27.0%	23.4%	28.7%	32.1%	31.0%	22.0%	27.5%	26.8%
Unknown	23.9%	13.6%*	21.6%	29.5%	29.7%	22.8%	22.5%	23.9%

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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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	0.56%	1.00%	0.96%	0.67%	1.26%	0.53%	0.74%	0.61%
Industry group **								
Agric., fish., forest.	3.97%	--	--	--	--	--	5.58%	4.71%
Mining	5.60%*	10.35%*	14.85%*	11.16%	9.53%	3.18%*	10.30%*	6.84%*
Construction	3.58%	4.59%	3.48%	4.64%	5.35%	5.33%	3.45%	4.59%
Manufacturing	1.81%	6.15%*	5.37%	2.99%	3.72%	1.63%	2.71%	1.86%
Transp., commu., util.	1.79%	6.45%*	7.84%*	5.19%	3.22%	1.77%	4.91%	1.81%
Wholesale trade	1.81%	2.87%	4.80%	2.79%	2.79%	2.94%	1.97%	2.14%
Retail Trade	1.17%	1.45%	3.12%	2.56%	2.46%	1.73%	1.67%	1.28%
Fin., ins., real est.	1.33%	3.92%*	6.47%	3.76%	2.34%	1.39%	3.62%	1.02%
Services	1.18%	2.49%	3.19%	1.05%	2.24%	1.83%	1.04%	1.55%
Unknown	7.83%*	7.83%*	0.00%	0.00%	0.00%	0.00%	7.83%*	0.00%
Ownership								
For profit, incorporated	0.65%	1.03%	1.05%	0.82%	1.43%	0.57%	0.99%	0.64%
For profit, unincorporated	4.06%	2.92%	6.26%	4.74%	3.79%	7.20%	2.36%	5.29%
Nonprofit	1.10%	6.33%*	3.49%	1.28%	3.11%	1.11%	3.47%	1.42%
Unknown	2.67%	5.39%	9.22%*	6.72%	6.18%	4.80%*	4.37%	2.76%
Age of firm								
Less than 5 years	2.36%	3.07%	3.95%	2.97%	5.73%	8.40%*	2.57%	3.62%
5-9 years	1.85%	3.44%	3.51%	3.71%	6.14%	4.31%	2.89%	3.00%
10-19 years	1.31%	3.01%	2.21%	3.10%	4.34%	4.60%	1.62%	2.56%
20 or more years	1.04%	2.13%	1.81%	0.79%	2.32%	1.34%	1.13%	1.26%
Unknown	0.80%	5.84%	7.12%	2.41%	1.38%	0.88%	3.75%	0.81%
Multi/single status								
2 or more locations	0.78%	6.60%	4.47%	2.28%	1.66%	0.53%	1.77%	0.80%
1 location only	1.06%	1.03%	1.28%	1.67%	2.75%	6.97%	1.01%	2.45%
Percent full-time employees								
Less than 25%	3.50%	11.03%*	6.63%*	6.98%	9.77%	4.88%	4.09%	4.76%
25-49 %	2.27%	5.92%*	7.84%*	6.90%	4.48%	3.01%	3.53%	2.65%
50-74 %	1.64%	3.97%*	5.51%	3.52%	3.92%	3.94%	4.34%	2.77%
75% or more	0.59%	1.43%	1.28%	0.82%	1.39%	0.57%	0.98%	0.60%
Union presence								
No union employees	0.60%	1.03%	1.21%	0.75%	1.49%	1.22%	0.74%	0.75%
Has union employees	1.33%	3.86%*	5.40%*	3.53%	1.96%	2.40%	3.81%	1.65%
Unknown	0.99%	4.06%*	4.90%	1.78%	2.70%	1.06%	3.25%	0.99%
Percent low wage employees **								
50% or more low wage	1.55%	2.50%	5.74%	4.99%	4.04%	2.83%	3.00%	1.92%
Less than 50% low wage	0.99%	1.59%	1.39%	0.82%	1.77%	1.30%	0.97%	1.13%
Unknown	0.82%	5.22%*	4.41%	2.07%	2.22%	0.80%	2.33%	0.80%

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.D.3.c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in family 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	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
Industry group **								
Agric., fish., forest.	19.4%	--	--	--	--	--	21.0%	17.3%*
Mining	10.9%*	--	--	--	--	--	31.3%*	9.0%*
Construction	19.0%	--	--	--	--	--	17.6%	20.7%*
Manufacturing	22.8%	--	--	--	--	--	18.5%	23.2%
Transp., commu., util.	16.3%	--	--	--	--	--	24.3%	15.5%
Wholesale trade	22.4%	--	--	--	--	--	18.7%	24.0%
Retail Trade	31.4%	--	--	--	--	--	28.3%	32.4%
Fin., ins., real est.	23.2%	--	--	--	--	--	23.3%	23.2%
Services	24.3%	--	--	--	--	--	27.0%	23.2%
Unknown	25.9%*	--	--	--	--	--	25.9%*	0.0%
Ownership								
For profit, incorporated	23.3%	--	--	--	--	--	22.0%	23.6%
For profit, unincorporated	27.5%	--	--	--	--	--	27.4%	27.6%
Nonprofit	21.0%	--	--	--	--	--	31.0%	18.8%
Unknown	21.3%	--	--	--	--	--	13.4%*	22.6%
Age of firm								
Less than 5 years	21.6%	--	--	--	--	--	18.9%	32.4%
5-9 years	29.2%	--	--	--	--	--	24.5%	35.5%
10-19 years	28.3%	--	--	--	--	--	28.3%	28.2%
20 or more years	23.8%	--	--	--	--	--	22.0%	24.4%
Unknown	21.0%	--	--	--	--	--	27.4%	20.8%
Multi/single status								
2 or more locations	23.3%	--	--	--	--	--	27.0%	23.1%
1 location only	22.9%	--	--	--	--	--	23.2%	22.4%
Percent full-time employees								
Less than 25%	21.0%	--	--	--	--	--	26.5%	19.0%
25-49 %	22.2%	--	--	--	--	--	21.4%	22.4%
50-74 %	23.2%	--	--	--	--	--	23.3%	23.2%
75% or more	23.2%	--	--	--	--	--	23.7%	23.1%
Union presence								
No union employees	24.9%	--	--	--	--	--	24.6%	25.0%
Has union employees	23.7%	--	--	--	--	--	23.5%	23.8%
Unknown	18.8%	--	--	--	--	--	12.9%	19.2%
Percent low wage employees **								
50% or more low wage	30.6%	--	--	--	--	--	25.0%	32.1%
Less than 50% low wage	21.5%	--	--	--	--	--	24.0%	20.5%
Unknown	24.9%	--	--	--	--	--	18.0%	25.3%

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.D.3.c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family 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	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
Industry group **								
Agric., fish., forest.	5.36%	--	--	--	--	--	6.22%	9.45%*
Mining	5.72%*	--	--	--	--	--	9.84%*	5.08%*
Construction	3.31%	--	--	--	--	--	2.45%	6.85%*
Manufacturing	3.56%	--	--	--	--	--	3.36%	3.97%
Transp., commu., util.	2.23%	--	--	--	--	--	6.07%	2.50%
Wholesale trade	2.16%	--	--	--	--	--	3.58%	2.52%
Retail Trade	1.02%	--	--	--	--	--	3.28%	1.17%
Fin., ins., real est.	2.77%	--	--	--	--	--	2.20%	3.19%
Services	1.96%	--	--	--	--	--	4.06%	2.25%
Unknown	9.37%*	--	--	--	--	--	9.37%*	0.00%
Ownership								
For profit, incorporated	1.21%	--	--	--	--	--	1.33%	1.68%
For profit, unincorporated	3.14%	--	--	--	--	--	3.99%	4.38%
Nonprofit	2.05%	--	--	--	--	--	6.32%	3.43%
Unknown	3.54%	--	--	--	--	--	11.26%*	3.56%
Age of firm								
Less than 5 years	2.38%	--	--	--	--	--	2.22%	5.11%
5-9 years	4.22%	--	--	--	--	--	2.40%	7.86%
10-19 years	3.34%	--	--	--	--	--	3.80%	6.23%
20 or more years	3.19%	--	--	--	--	--	1.51%	4.07%
Unknown	0.78%	--	--	--	--	--	4.06%	0.78%
Multi/single status								
2 or more locations	1.78%	--	--	--	--	--	4.01%	1.79%
1 location only	1.56%	--	--	--	--	--	1.84%	4.04%
Percent full-time employees								
Less than 25%	3.73%	--	--	--	--	--	7.82%	2.85%
25-49 %	2.67%	--	--	--	--	--	5.01%	4.01%
50-74 %	3.60%	--	--	--	--	--	3.15%	4.50%
75% or more	1.32%	--	--	--	--	--	1.60%	1.88%
Union presence								
No union employees	0.82%	--	--	--	--	--	1.52%	1.51%
Has union employees	5.62%	--	--	--	--	--	6.46%	6.54%
Unknown	1.65%	--	--	--	--	--	3.57%	1.83%
Percent low wage employees **								
50% or more low wage	2.55%	--	--	--	--	--	3.64%	2.92%
Less than 50% low wage	0.72%	--	--	--	--	--	1.60%	1.38%
Unknown	2.59%	--	--	--	--	--	3.60%	2.73%

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.D.4(1996) Percent of private-sector employees enrolled in a health insurance plan that take family 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	56.1%	46.9%	47.8%	48.9%	52.6%	62.4%	47.7%	58.3%
Industry group **								
Agric., fish., forest.	54.6%	49.9%	55.5%	38.2%	54.2%	62.4%	49.5%	58.3%
Mining	75.6%	52.8%	64.7%	66.7%	79.5%	77.0%	58.9%	77.4%
Construction	56.8%	56.6%	50.7%	56.3%	57.4%	63.3%	55.2%	58.6%
Manufacturing	62.9%	51.5%	49.9%	52.2%	58.9%	68.4%	51.0%	64.6%
Transp., commu., util.	64.7%	46.4%	62.4%	54.7%	52.5%	70.0%	55.8%	66.0%
Wholesale trade	59.3%	54.2%	55.5%	53.3%	55.4%	66.4%	54.3%	61.0%
Retail Trade	53.0%	42.8%	44.5%	47.9%	47.5%	58.1%	45.2%	55.2%
Fin., ins., real est.	57.7%	44.0%	49.6%	55.4%	58.2%	60.5%	48.8%	59.5%
Services	48.2%	43.9%	41.9%	42.8%	45.2%	54.7%	42.3%	50.3%
Unknown	43.6%	47.9%	24.2% *	0.0% *	0.0% *	0.0% *	43.6% *	0.0%
Ownership								
For profit, incorporated	57.4%	47.6%	48.1%	49.7%	54.2%	63.6%	48.5%	59.9%
For profit, unincorporated	48.7%	43.1%	47.9%	48.8%	48.9%	53.8%	44.1%	51.5%
Nonprofit	50.3%	50.1%	44.2%	45.0%	47.0%	55.2%	45.7%	51.1%
Unknown	60.7%	46.2%	48.6%	40.4%	59.1%	64.7%	45.6%	62.7%
Age of firm								
Less than 5 years	47.5%	46.6%	43.5%	46.8%	52.2%	54.9%	45.3%	51.5%
5-9 years	47.7%	45.2%	47.5%	45.4%	47.4%	59.8%	45.8%	50.2%
10-19 years	48.0%	46.1%	46.3%	47.0%	46.5%	56.5%	46.2%	49.7%
20 or more years	55.5%	48.9%	48.9%	50.0%	52.9%	62.6%	49.7%	57.2%
Unknown	61.0%	47.9%	59.9%	53.0%	55.4%	62.7%	54.1%	61.2%
Multi/single status								
2 or more locations	59.8%	48.6%	50.7%	51.9%	54.5%	62.4%	51.5%	60.1%
1 location only	48.2%	46.9%	47.4%	47.4%	48.9%	60.4%	47.2%	49.6%
Percent full-time employees								
Less than 25%	49.5%	39.1%	43.5%	36.7%	40.3%	61.4%	40.1%	53.0%
25-49 %	52.0%	45.4%	37.0%	36.5%	52.1%	58.9%	39.0%	55.1%
50-74 %	52.4%	44.2%	43.3%	43.5%	49.6%	59.6%	43.3%	54.8%
75% or more	56.7%	47.4%	48.6%	50.1%	53.1%	62.8%	48.5%	58.9%
Union presence								
No union employees	51.9%	45.8%	46.8%	47.0%	50.9%	59.1%	46.5%	54.1%
Has union employees	67.5%	69.8%	60.6%	67.2%	63.9%	69.4%	66.8%	67.6%
Unknown	60.4%	43.7%	48.5%	51.0%	50.1%	63.0%	45.3%	61.4%
Percent low wage employees **								
50% or more low wage	42.2%	40.8%	37.5%	35.3%	39.4%	50.0%	37.7%	43.6%
Less than 50% low wage	55.2%	47.3%	48.0%	49.9%	54.4%	63.4%	48.4%	58.0%
Unknown	60.1%	46.9%	51.0%	51.4%	52.0%	62.6%	48.0%	60.8%

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.D.4(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family 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%	10.42%	9.24%	2.16%	4.30%
Mining	4.28%	12.06%	12.73%	15.85%	9.09%	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	8.81%	9.14%	8.87% *	0.00% *	0.00% *	0.00% *	8.81% *	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%	9.52%	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.D.4.a(1996) Percent of private-sector employees enrolled in a health insurance plan that take family 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	19.3%	48.0%	41.9%	22.1%	14.5%	14.7%	39.5%	14.9%
Industry group **								
Agric., fish., forest.	21.5%	--	--	--	--	--	50.0%	3.9%*
Mining	46.3%	88.3%	15.5%*	16.6%*	15.0%*	65.6%	40.4%	46.8%
Construction	33.3%	52.2%	47.1%	38.9%	29.3%	2.0%*	48.0%	18.7%
Manufacturing	18.1%	32.5%	36.3%	25.8%	19.6%	14.8%	34.1%	16.3%
Transp., commu., util.	35.4%	50.9%	49.4%	17.9%	12.4%*	39.6%	42.6%	34.5%
Wholesale trade	15.6%	36.4%	42.6%	16.5%	10.4%*	10.2%*	33.7%	10.4%
Retail Trade	16.9%	44.5%	44.8%	15.0%	8.5%	13.7%	35.5%	12.8%
Fin., ins., real est.	11.0%	51.7%	34.7%	20.9%*	12.3%*	3.0%	37.1%	6.7%
Services	17.7%	51.9%	42.0%	21.7%	11.6%	8.7%*	42.1%	10.6%
Unknown	44.3%*	49.2%*	0.0%	0.0%	0.0%	0.0%	44.3%*	0.0%
Ownership								
For profit, incorporated	18.6%	46.3%	41.2%	22.4%	14.6%	13.7%	38.4%	14.2%
For profit, unincorporated	21.7%	50.2%	41.3%	10.9%	10.1%*	12.2%*	41.5%	11.2%*
Nonprofit	19.3%	54.9%	53.0%	26.8%	16.4%	12.8%*	47.6%	15.0%
Unknown	30.0%	52.9%	15.9%*	15.6%*	12.4%*	34.6%	37.3%	29.3%
Age of firm								
Less than 5 years	28.0%	46.1%	35.6%	14.1%*	17.4%*	8.2%*	38.8%	10.7%*
5-9 years	27.8%	52.3%	43.8%	19.4%	10.7%*	12.9%*	41.3%	12.4%*
10-19 years	29.1%	44.2%	40.6%	29.0%	9.1%*	29.9%	40.1%	19.7%
20 or more years	20.2%	50.1%	42.7%	24.0%	17.0%	13.1%	40.2%	15.1%
Unknown	14.8%	48.9%	48.7%	13.6%	13.2%	14.7%	27.4%	14.5%
Multi/single status								
2 or more locations	14.8%	41.2%	40.8%	18.4%	13.0%	14.5%	28.5%	14.4%
1 location only	31.2%	48.3%	42.0%	24.0%	17.8%	21.2%*	41.0%	18.1%
Percent full-time employees								
Less than 25%	32.1%	56.8%	60.9%	24.7%	8.2%*	33.1%	49.0%	27.3%
25-49 %	15.9%	64.7%	50.0%	18.8%	9.6%	10.6%*	45.4%	10.8%
50-74 %	20.0%	53.8%	46.5%	27.8%	13.5%	13.5%*	48.0%	14.1%
75% or more	19.2%	46.8%	41.1%	21.7%	14.8%	14.7%	38.4%	15.0%
Union presence								
No union employees	17.2%	46.3%	38.7%	19.5%	12.0%	7.3%	37.1%	9.9%
Has union employees	28.1%	54.7%	64.2%	45.6%	27.3%	22.8%	55.1%	24.9%
Unknown	18.9%	62.2%	52.7%	18.6%*	11.2%*	18.1%	47.7%	17.5%
Percent low wage employees **								
50% or more low wage	14.5%	61.9%	39.4%	14.8%	8.5%	7.9%*	36.0%	8.6%
Less than 50% low wage	21.1%	46.8%	41.6%	23.3%	15.8%	12.8%	39.6%	14.5%
Unknown	17.2%	53.2%	44.8%	18.0%*	11.9%	16.6%	40.3%	16.1%

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.D.4.a(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family 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	0.83%	2.57%	1.72%	1.49%	1.46%	1.29%	1.58%	1.03%
Industry group **								
Agric., fish., forest.	6.21%	--	--	--	--	--	5.44%	3.94%*
Mining	8.68%	13.76%	5.78%*	5.33%*	10.43%*	12.18%	11.84%	9.30%
Construction	3.51%	6.48%	4.83%	7.53%	6.13%	1.21%*	3.83%	3.49%
Manufacturing	1.27%	8.27%	6.07%	4.65%	3.42%	2.06%	3.58%	1.38%
Transp., commu., util.	3.39%	6.25%	9.47%	4.63%	4.14%*	6.16%	6.79%	4.65%
Wholesale trade	2.45%	7.24%	5.22%	4.00%	3.20%*	4.78%*	3.04%	3.02%
Retail Trade	1.20%	2.79%	3.26%	2.19%	1.46%	2.18%	1.46%	1.72%
Fin., ins., real est.	1.47%	7.42%	5.56%	6.49%*	4.20%*	0.76%	4.17%	1.37%
Services	1.40%	2.90%	3.80%	1.86%	2.14%	2.69%*	2.19%	1.75%
Unknown	16.58%*	16.45%*	0.00%	0.00%	0.00%	0.00%	16.58%*	0.00%
Ownership								
For profit, incorporated	0.93%	2.76%	1.99%	1.93%	1.60%	1.29%	1.58%	1.05%
For profit, unincorporated	2.76%	3.46%	6.78%	3.16%	3.60%*	6.68%*	3.62%	3.91%*
Nonprofit	3.12%	7.09%	6.93%	3.66%	4.17%	4.29%*	4.79%	3.35%
Unknown	6.09%	10.09%	13.30%*	6.63%*	5.96%*	8.05%	9.01%	6.42%
Age of firm								
Less than 5 years	3.42%	5.10%	5.04%	4.34%*	7.98%*	2.57%*	3.48%	5.04%*
5-9 years	2.78%	3.44%	5.32%	3.34%	7.08%*	4.89%*	3.24%	5.08%*
10-19 years	2.44%	3.47%	3.47%	4.35%	4.53%*	7.54%	1.91%	3.45%
20 or more years	1.39%	4.73%	3.26%	1.64%	2.33%	2.22%	2.07%	1.70%
Unknown	1.33%	9.24%	10.08%	2.98%	2.31%	1.53%	4.57%	1.36%
Multi/single status								
2 or more locations	1.10%	7.33%	7.22%	1.32%	2.05%	1.19%	3.43%	1.19%
1 location only	1.62%	2.60%	1.33%	2.41%	3.52%	10.62%*	1.54%	2.88%
Percent full-time employees								
Less than 25%	5.00%	7.70%	10.29%	6.36%	6.22%*	9.59%	6.88%	6.30%
25-49 %	2.45%	6.45%	8.96%	3.91%	2.63%	3.30%*	5.33%	2.24%
50-74 %	3.32%	3.21%	6.33%	4.27%	3.68%	5.78%*	3.95%	4.10%
75% or more	0.75%	2.76%	1.99%	1.54%	1.31%	1.11%	1.51%	0.91%
Union presence								
No union employees	0.88%	2.71%	1.82%	1.63%	1.76%	1.31%	1.72%	0.93%
Has union employees	3.70%	9.67%	8.47%	3.67%	4.68%	4.25%	4.91%	3.92%
Unknown	1.68%	4.83%	6.96%	6.91%*	4.26%*	1.89%	4.93%	1.61%
Percent low wage employees **								
50% or more low wage	2.05%	7.88%	7.26%	3.37%	2.37%	3.92%*	3.62%	2.50%
Less than 50% low wage	0.94%	2.85%	1.91%	1.97%	2.06%	1.79%	1.67%	1.16%
Unknown	1.59%	5.65%	6.80%	5.84%*	3.44%	1.80%	4.49%	1.54%

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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