

**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.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- 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.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.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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