

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.

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) 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.

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

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