

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	330	283	236	292	338	371	262	356
Industry group **								
Agric., fish., forest.	111 *	--	--	--	--	--	87 *	160 *
Mining	597	--	--	--	--	--	887	535 *
Construction	276	--	--	--	--	--	299 *	252 *
Manufacturing	288	--	--	--	--	--	228	297
Transp., commu., util.	388 *	--	--	--	--	--	321	401 *
Wholesale trade	337	--	--	--	--	--	199	398
Retail Trade	393	--	--	--	--	--	331	426
Fin., ins., real est.	257	--	--	--	--	--	111	300
Services	351	--	--	--	--	--	284	386
Unknown	0	--	--	--	--	--	0	0
Ownership								
For profit, incorporated	339	--	--	--	--	--	231	379
For profit, unincorporated	275	--	--	--	--	--	287	256
Nonprofit	277	--	--	--	--	--	370 *	254
Unknown	480	--	--	--	--	--	412 *	509
Age of firm								
Less than 5 years	273	--	--	--	--	--	277	261
5-9 years	363	--	--	--	--	--	307	444
10-19 years	270	--	--	--	--	--	244	299
20 or more years	334	--	--	--	--	--	258	371
Unknown	350	--	--	--	--	--	214	355
Multi/single status								
2 or more locations	355	--	--	--	--	--	245	360
1 location only	291	--	--	--	--	--	264	342
Percent full-time employees								
Less than 25%	405	--	--	--	--	--	386 *	412 *
25-49 %	261 *	--	--	--	--	--	396	221 *
50-74 %	360	--	--	--	--	--	256	399
75% or more	328	--	--	--	--	--	254	358
Union presence								
No union employees	319	--	--	--	--	--	258	353
Has union employees	394	--	--	--	--	--	332 *	403 *
Unknown	339	--	--	--	--	--	270	346
Percent low wage employees **								
50% or more low wage	369	--	--	--	--	--	310	393
Less than 50% low wage	295	--	--	--	--	--	246	325
Unknown	392	--	--	--	--	--	392	392

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

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

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.12	29.18	33.81	30.24	50.57	22.15	11.92	21.27
Industry group **								
Agric., fish., forest.	46.48 *	--	--	--	--	--	42.70 *	84.41 *
Mining	163.79	--	--	--	--	--	250.06	161.04 *
Construction	82.45	--	--	--	--	--	104.61 *	87.77 *
Manufacturing	40.50	--	--	--	--	--	40.48	45.32
Transp., commu., util.	124.80 *	--	--	--	--	--	86.98	142.75 *
Wholesale trade	31.38	--	--	--	--	--	41.72	45.27
Retail Trade	26.28	--	--	--	--	--	44.92	28.27
Fin., ins., real est.	42.13	--	--	--	--	--	27.40	53.81
Services	35.47	--	--	--	--	--	26.46	49.21
Unknown	0.00	--	--	--	--	--	0.00	0.00
Ownership								
For profit, incorporated	24.96	--	--	--	--	--	19.30	31.49
For profit, unincorporated	39.83	--	--	--	--	--	52.41	69.77
Nonprofit	46.37	--	--	--	--	--	126.41 *	53.05
Unknown	82.34	--	--	--	--	--	192.12 *	91.43
Age of firm								
Less than 5 years	40.02	--	--	--	--	--	43.75	65.70
5-9 years	53.19	--	--	--	--	--	47.41	85.30
10-19 years	35.21	--	--	--	--	--	38.56	76.55
20 or more years	36.61	--	--	--	--	--	28.94	50.88
Unknown	28.43	--	--	--	--	--	42.58	28.55
Multi/single status								
2 or more locations	23.17	--	--	--	--	--	41.26	24.16
1 location only	23.00	--	--	--	--	--	13.40	62.98
Percent full-time employees								
Less than 25%	78.04	--	--	--	--	--	232.06 *	127.45 *
25-49 %	93.24 *	--	--	--	--	--	97.57	160.92 *
50-74 %	27.93	--	--	--	--	--	43.62	43.72
75% or more	22.75	--	--	--	--	--	12.09	29.25
Union presence								
No union employees	17.67	--	--	--	--	--	13.22	24.02
Has union employees	98.82	--	--	--	--	--	105.34 *	130.10 *
Unknown	49.29	--	--	--	--	--	58.02	51.19
Percent low wage employees **								
50% or more low wage	27.45	--	--	--	--	--	72.32	26.90
Less than 50% low wage	11.81	--	--	--	--	--	10.27	18.82
Unknown	37.37	--	--	--	--	--	75.41	41.53

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

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