

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.

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.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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