

**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.

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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.