

Table I.D.3.c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in family 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	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
Industry group **								
Agric., fish., forest.	19.4%	--	--	--	--	--	21.0%	17.3%*
Mining	10.9%*	--	--	--	--	--	31.3%*	9.0%*
Construction	19.0%	--	--	--	--	--	17.6%	20.7%*
Manufacturing	22.8%	--	--	--	--	--	18.5%	23.2%
Transp., commu., util.	16.3%	--	--	--	--	--	24.3%	15.5%
Wholesale trade	22.4%	--	--	--	--	--	18.7%	24.0%
Retail Trade	31.4%	--	--	--	--	--	28.3%	32.4%
Fin., ins., real est.	23.2%	--	--	--	--	--	23.3%	23.2%
Services	24.3%	--	--	--	--	--	27.0%	23.2%
Unknown	25.9%*	--	--	--	--	--	25.9%*	0.0%
Ownership								
For profit, incorporated	23.3%	--	--	--	--	--	22.0%	23.6%
For profit, unincorporated	27.5%	--	--	--	--	--	27.4%	27.6%
Nonprofit	21.0%	--	--	--	--	--	31.0%	18.8%
Unknown	21.3%	--	--	--	--	--	13.4%*	22.6%
Age of firm								
Less than 5 years	21.6%	--	--	--	--	--	18.9%	32.4%
5-9 years	29.2%	--	--	--	--	--	24.5%	35.5%
10-19 years	28.3%	--	--	--	--	--	28.3%	28.2%
20 or more years	23.8%	--	--	--	--	--	22.0%	24.4%
Unknown	21.0%	--	--	--	--	--	27.4%	20.8%
Multi/single status								
2 or more locations	23.3%	--	--	--	--	--	27.0%	23.1%
1 location only	22.9%	--	--	--	--	--	23.2%	22.4%
Percent full-time employees								
Less than 25%	21.0%	--	--	--	--	--	26.5%	19.0%
25-49 %	22.2%	--	--	--	--	--	21.4%	22.4%
50-74 %	23.2%	--	--	--	--	--	23.3%	23.2%
75% or more	23.2%	--	--	--	--	--	23.7%	23.1%
Union presence								
No union employees	24.9%	--	--	--	--	--	24.6%	25.0%
Has union employees	23.7%	--	--	--	--	--	23.5%	23.8%
Unknown	18.8%	--	--	--	--	--	12.9%	19.2%
Percent low wage employees **								
50% or more low wage	30.6%	--	--	--	--	--	25.0%	32.1%
Less than 50% low wage	21.5%	--	--	--	--	--	24.0%	20.5%
Unknown	24.9%	--	--	--	--	--	18.0%	25.3%

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.3.c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family 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	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
Industry group **								
Agric., fish., forest.	5.36%	--	--	--	--	--	6.22%	9.45%*
Mining	5.72%*	--	--	--	--	--	9.84%*	5.08%*
Construction	3.31%	--	--	--	--	--	2.45%	6.85%*
Manufacturing	3.56%	--	--	--	--	--	3.36%	3.97%
Transp., commu., util.	2.23%	--	--	--	--	--	6.07%	2.50%
Wholesale trade	2.16%	--	--	--	--	--	3.58%	2.52%
Retail Trade	1.02%	--	--	--	--	--	3.28%	1.17%
Fin., ins., real est.	2.77%	--	--	--	--	--	2.20%	3.19%
Services	1.96%	--	--	--	--	--	4.06%	2.25%
Unknown	9.37%*	--	--	--	--	--	9.37%*	0.00%
Ownership								
For profit, incorporated	1.21%	--	--	--	--	--	1.33%	1.68%
For profit, unincorporated	3.14%	--	--	--	--	--	3.99%	4.38%
Nonprofit	2.05%	--	--	--	--	--	6.32%	3.43%
Unknown	3.54%	--	--	--	--	--	11.26%*	3.56%
Age of firm								
Less than 5 years	2.38%	--	--	--	--	--	2.22%	5.11%
5-9 years	4.22%	--	--	--	--	--	2.40%	7.86%
10-19 years	3.34%	--	--	--	--	--	3.80%	6.23%
20 or more years	3.19%	--	--	--	--	--	1.51%	4.07%
Unknown	0.78%	--	--	--	--	--	4.06%	0.78%
Multi/single status								
2 or more locations	1.78%	--	--	--	--	--	4.01%	1.79%
1 location only	1.56%	--	--	--	--	--	1.84%	4.04%
Percent full-time employees								
Less than 25%	3.73%	--	--	--	--	--	7.82%	2.85%
25-49 %	2.67%	--	--	--	--	--	5.01%	4.01%
50-74 %	3.60%	--	--	--	--	--	3.15%	4.50%
75% or more	1.32%	--	--	--	--	--	1.60%	1.88%
Union presence								
No union employees	0.82%	--	--	--	--	--	1.52%	1.51%
Has union employees	5.62%	--	--	--	--	--	6.46%	6.54%
Unknown	1.65%	--	--	--	--	--	3.57%	1.83%
Percent low wage employees **								
50% or more low wage	2.55%	--	--	--	--	--	3.64%	2.92%
Less than 50% low wage	0.72%	--	--	--	--	--	1.60%	1.38%
Unknown	2.59%	--	--	--	--	--	3.60%	2.73%

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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