

Table I.C.2.a(1996) Average total employee contribution (in dollars) for exclusive-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	332	347	329	309	294	361	313	339
Industry group **								
Agric., fish., forest.	559	--	--	--	--	--	262	704
Mining	786*	1,816*	0	0	1,327*	435*	1,816*	697*
Construction	303	308	270*	345	264	307	307	293
Manufacturing	276	163*	410*	262	246	290	258	281
Transp., commu., util.	184	257*	190*	408*	93*	174	215	178*
Wholesale trade	344	566	269*	280	235	376	369	331
Retail Trade	427	436	458	356	444	432	415	431
Fin., ins., real est.	411	412	129*	217	525	428	277	436
Services	316	284	328	323	264	358	301	321
Unknown	235*	235*	0	0	0	0	235*	0
Ownership								
For profit, incorporated	340	345	337	312	310	365	314	350
For profit, unincorporated	400	394	434*	429	374	434	385	410
Nonprofit	278	270*	221*	235	233	333	242	283
Unknown	289	228*	240*	35*	168*	369	180*	307
Age of firm								
Less than 5 years	384	445	330	365	359	395*	347	460
5-9 years	294	355	238*	309	201*	426	291	301
10-19 years	283	281	426	293	247	143*	335	240
20 or more years	341	329	262	296	282	444	285	358
Unknown	342	106*	516	300	340	344	361*	342
Multi/single status								
2 or more locations	345	246*	297	294	313	363	278	347
1 location only	312	350	333	314	262	292	317	306
Percent full-time employees								
Less than 25%	318	471*	45*	206*	368*	415*	283*	345
25-49 %	353	283*	364*	284	366	379	303	370
50-74 %	398	413	419	384	270	470	402	397
75% or more	324	334	324	305	293	347	304	330
Union presence								
No union employees	336	332	345	306	302	394	316	347
Has union employees	233	40*	52*	187*	175	279*	96*	249
Unknown	357	638	260*	406	320	353	403	354
Percent low wage employees **								
50% or more low wage	300	395	443*	244	277	389	273	311
Less than 50% low wage	315	319	315	302	296	337	307	319
Unknown	374	652	401*	465	298	378	471	369

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.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-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	12.07	35.67	46.89	25.82	20.73	18.63	18.65	15.31
Industry group **								
Agric., fish., forest.	102.92	--	--	--	--	--	78.13	160.60
Mining	285.99*	574.32*	0.00	0.00	417.69*	185.52*	574.32*	267.21*
Construction	55.26	83.81	107.45*	86.11	73.43	89.80	58.35	57.89
Manufacturing	21.89	50.41*	179.13*	58.06	39.54	25.61	61.34	24.38
Transp., commu., util.	47.66	104.92*	131.69*	201.22*	114.21*	51.20	54.64	54.05*
Wholesale trade	48.47	148.28	114.72*	65.51	68.32	45.26	78.65	41.73
Retail Trade	38.69	75.07	77.43	59.59	53.47	58.63	47.90	49.78
Fin., ins., real est.	30.93	87.66	102.26*	29.88	98.69	57.41	53.64	36.00
Services	19.87	30.76	45.90	35.72	27.26	35.36	29.72	21.76
Unknown	74.31*	74.31*	0.00	0.00	0.00	0.00	74.31*	0.00
Ownership								
For profit, incorporated	10.74	45.39	49.98	29.59	28.66	19.74	23.57	13.33
For profit, unincorporated	28.84	45.68	158.72*	104.34	67.53	93.80	32.65	46.54
Nonprofit	36.29	233.82*	116.15*	28.35	32.99	56.51	60.36	34.47
Unknown	41.06	332.57*	153.96*	41.92*	93.05*	81.72	325.45*	79.05
Age of firm								
Less than 5 years	51.79	89.94	62.13	86.36	105.49	123.35*	43.38	81.56
5-9 years	32.25	46.36	93.27*	59.01	96.99*	104.30	42.31	72.30
10-19 years	18.42	44.61	96.97	44.55	54.67	75.86*	27.14	30.77
20 or more years	27.26	62.67	49.86	45.59	20.41	49.37	31.65	31.99
Unknown	12.01	74.41*	136.34	71.18	34.62	14.16	126.85*	12.23
Multi/single status								
2 or more locations	16.73	124.08*	78.67	58.88	35.72	18.44	32.56	17.26
1 location only	19.00	34.73	52.15	26.39	33.38	85.04	20.94	26.32
Percent full-time employees								
Less than 25%	61.29	213.91*	118.16*	101.18*	138.33*	152.84*	153.78*	48.56
25-49 %	30.30	96.51*	148.16*	72.42	41.55	56.22	77.53	36.77
50-74 %	37.97	80.47	101.52	55.45	63.01	72.09	49.09	45.22
75% or more	14.25	40.67	55.43	31.31	22.59	24.18	22.88	17.41
Union presence								
No union employees	11.26	41.47	48.79	27.53	26.94	13.26	22.05	14.65
Has union employees	51.92	56.92*	21.47*	67.82*	40.27	86.68*	44.28*	54.92
Unknown	33.11	117.72	87.61*	78.19	51.97	46.71	90.20	34.77
Percent low wage employees **								
50% or more low wage	51.28	91.05	149.04*	59.71	81.95	48.31	59.13	51.88
Less than 50% low wage	12.04	39.24	50.10	24.87	43.10	22.86	19.16	15.60
Unknown	26.99	103.60	123.10*	78.78	35.82	42.20	68.76	27.86

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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