

Table I.D.2.c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for 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	1,140	1,096	1,095	1,383	1,083	1,117	1,160	1,135
Industry group **								
Agric., fish., forest.	918	--	--	--	--	--	952	869*
Mining	655*	--	--	--	--	--	1,704	546*
Construction	848	--	--	--	--	--	868	828
Manufacturing	1,109	--	--	--	--	--	910	1,129
Transp., commu., util.	879	--	--	--	--	--	1,117	852
Wholesale trade	1,083	--	--	--	--	--	917	1,156
Retail Trade	1,406	--	--	--	--	--	1,322	1,432
Fin., ins., real est.	1,027	--	--	--	--	--	1,246	989
Services	1,289	--	--	--	--	--	1,342	1,266
Unknown	1,441*	--	--	--	--	--	1,441*	0
Ownership								
For profit, incorporated	1,126	--	--	--	--	--	1,085	1,136
For profit, unincorporated	1,329	--	--	--	--	--	1,328	1,330
Nonprofit	1,180	--	--	--	--	--	1,538	1,087
Unknown	1,016	--	--	--	--	--	624*	1,082
Age of firm								
Less than 5 years	998	--	--	--	--	--	901	1,331
5-9 years	1,295	--	--	--	--	--	1,131	1,495
10-19 years	1,341	--	--	--	--	--	1,390	1,285
20 or more years	1,266	--	--	--	--	--	1,124	1,314
Unknown	992	--	--	--	--	--	1,242	985
Multi/single status								
2 or more locations	1,143	--	--	--	--	--	1,359	1,136
1 location only	1,134	--	--	--	--	--	1,135	1,132
Percent full-time employees								
Less than 25%	756	--	--	--	--	--	1,313*	626
25-49 %	972	--	--	--	--	--	1,018	960
50-74 %	1,216	--	--	--	--	--	1,174	1,226
75% or more	1,146	--	--	--	--	--	1,161	1,141
Union presence								
No union employees	1,217	--	--	--	--	--	1,206	1,223
Has union employees	1,266	--	--	--	--	--	1,160	1,279*
Unknown	896	--	--	--	--	--	641	913
Percent low wage employees **								
50% or more low wage	1,471	--	--	--	--	--	1,070	1,601
Less than 50% low wage	1,068	--	--	--	--	--	1,191	1,014
Unknown	1,218	--	--	--	--	--	875	1,235

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.2.c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for 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	56.91	130.77	140.54	129.45	87.19	109.56	72.59	85.24
Industry group **								
Agric., fish., forest.	237.62	--	--	--	--	--	251.60	377.94 *
Mining	284.00 *	--	--	--	--	--	496.82	270.75 *
Construction	145.15	--	--	--	--	--	136.33	244.98
Manufacturing	197.71	--	--	--	--	--	187.44	218.55
Transp., commu., util.	163.27	--	--	--	--	--	326.68	180.46
Wholesale trade	98.51	--	--	--	--	--	210.65	131.86
Retail Trade	59.43	--	--	--	--	--	146.17	82.88
Fin., ins., real est.	137.42	--	--	--	--	--	132.77	152.06
Services	90.78	--	--	--	--	--	181.85	127.13
Unknown	577.16 *	--	--	--	--	--	577.16 *	0.00
Ownership								
For profit, incorporated	63.71	--	--	--	--	--	68.41	92.62
For profit, unincorporated	150.55	--	--	--	--	--	220.76	210.02
Nonprofit	120.00	--	--	--	--	--	256.47	157.05
Unknown	171.32	--	--	--	--	--	509.84 *	170.68
Age of firm								
Less than 5 years	126.39	--	--	--	--	--	103.48	257.80
5-9 years	135.67	--	--	--	--	--	128.35	210.07
10-19 years	147.88	--	--	--	--	--	184.57	279.23
20 or more years	195.13	--	--	--	--	--	85.11	257.89
Unknown	46.98	--	--	--	--	--	152.48	48.07
Multi/single status								
2 or more locations	96.72	--	--	--	--	--	182.81	98.79
1 location only	66.73	--	--	--	--	--	94.83	154.19
Percent full-time employees								
Less than 25%	194.21	--	--	--	--	--	504.29 *	138.20
25-49 %	112.72	--	--	--	--	--	282.93	122.72
50-74 %	146.05	--	--	--	--	--	138.95	182.98
75% or more	72.30	--	--	--	--	--	81.93	103.82
Union presence								
No union employees	31.57	--	--	--	--	--	76.96	68.63
Has union employees	373.32	--	--	--	--	--	285.91	438.06 *
Unknown	99.65	--	--	--	--	--	161.23	107.92
Percent low wage employees **								
50% or more low wage	164.59	--	--	--	--	--	204.96	179.90
Less than 50% low wage	33.60	--	--	--	--	--	86.67	69.97
Unknown	154.92	--	--	--	--	--	169.68	162.26

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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