

**Table I.D.3.a(1996) Percent of total premiums for exclusive-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	26.5%	24.9%	29.9%	38.0%	33.8%	21.8%	32.3%	25.3%
Industry group **								
Agric., fish., forest.	43.7%	--	--	--	--	--	40.1%	44.7%
Mining	34.4%*	61.6%*	3.9%*	0.0%	59.6%*	22.9%*	11.1%*	36.4%*
Construction	25.1%	19.6%*	30.0%	31.0%	27.6%*	19.3%	23.2%	28.3%
Manufacturing	20.5%	18.2%*	18.0%	32.1%	25.4%	17.1%	28.4%	19.3%
Transp., commu., util.	17.7%	30.5%*	47.2%	36.9%	43.3%	11.9%	40.9%	15.7%
Wholesale trade	29.2%	24.7%	23.6%	45.8%	33.9%	24.1%	30.2%	28.9%
Retail Trade	33.1%	35.5%	29.3%	47.3%	47.3%	28.2%	38.6%	31.8%
Fin., ins., real est.	29.1%	35.9%	39.3%	37.8%	23.2%	28.8%	40.5%	27.9%
Services	29.0%	21.5%	36.7%	38.3%	38.6%	22.2%	33.4%	28.2%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	26.1%	25.9%	28.1%	38.3%	31.9%	22.1%	32.2%	24.8%
For profit, unincorporated	39.0%	28.4%	42.5%	37.7%	48.2%	31.8%	34.5%	40.8%
Nonprofit	25.8%	16.3%*	40.5%	35.8%	33.8%	19.8%	32.6%	25.3%
Unknown	20.9%	11.7%*	38.2%*	53.2%	25.8%	19.5%	23.8%*	20.7%
Age of firm								
Less than 5 years	35.3%	25.0%	36.8%	47.7%	26.2%	25.0%	36.3%	33.9%
5-9 years	36.9%	30.2%	34.8%	42.7%	42.3%	28.8%	36.1%	38.4%
10-19 years	34.8%	27.0%	30.8%	35.7%	52.8%	22.4%*	30.8%	38.3%
20 or more years	27.6%	20.6%	27.0%	33.8%	33.4%	23.5%	28.6%	27.4%
Unknown	22.6%	14.7%*	20.1%*	40.7%	28.8%	21.0%	40.7%	22.3%
Multi/single status								
2 or more locations	24.0%	25.8%	28.5%	33.5%	31.3%	21.8%	36.5%	23.7%
1 location only	33.9%	24.9%	30.1%	39.8%	38.9%	17.4%*	31.8%	36.7%
Percent full-time employees								
Less than 25%	39.0%	50.6%*	18.5%*	62.7%	47.3%	24.6%	49.2%	35.9%
25-49 %	30.2%	25.7%*	41.7%	42.1%	32.1%	27.3%	35.1%	29.3%
50-74 %	30.7%	36.5%	24.8%	43.8%	40.6%	25.0%	37.3%	29.7%
75% or more	25.8%	23.2%	29.9%	36.9%	33.0%	21.2%	31.5%	24.6%
Union presence								
No union employees	32.1%	28.0%	31.2%	42.1%	35.8%	26.7%	34.9%	31.1%
Has union employees	13.5%	5.8%*	14.2%*	16.1%*	19.1%*	12.5%	12.6%*	13.6%
Unknown	23.6%	22.9%	33.4%	29.8%	37.6%	21.8%	31.3%	23.3%
Percent low wage employees **								
50% or more low wage	42.3%	24.9%*	34.5%	55.4%	40.4%	38.3%	50.6%	39.3%
Less than 50% low wage	26.0%	24.8%	29.2%	37.0%	31.2%	19.4%	30.6%	24.5%
Unknown	25.3%	26.3%	35.1%	32.1%	38.9%	23.0%	32.8%	25.0%

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.a(1996) Standard error for percent of total premiums for exclusive-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	0.88%	2.05%	1.25%	1.67%	1.85%	1.07%	1.13%	1.10%
Industry group **								
Agric., fish., forest.	8.95%	--	--	--	--	--	11.80%	9.86%
Mining	12.03%*	19.48%*	1.23%*	0.00%	18.87%*	10.62%*	6.31%*	13.64%*
Construction	2.48%	6.71%*	6.96%	5.11%	8.72%*	3.14%	3.40%	5.20%
Manufacturing	1.27%	8.47%*	3.75%	3.97%	2.54%	1.40%	4.51%	1.03%
Transp., commu., util.	3.05%	10.31%*	9.15%	8.94%	9.88%	3.31%	5.59%	3.24%
Wholesale trade	2.86%	6.87%	6.77%	4.99%	7.95%	2.46%	3.59%	3.43%
Retail Trade	1.64%	3.47%	2.44%	5.65%	3.64%	2.20%	2.85%	2.13%
Fin., ins., real est.	2.87%	4.07%	7.86%	4.50%	6.28%	2.90%	3.74%	2.90%
Services	2.02%	2.50%	3.03%	1.61%	3.12%	2.15%	2.23%	2.26%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.76%	2.37%	2.10%	1.90%	2.32%	0.98%	1.15%	1.08%
For profit, unincorporated	2.54%	6.79%	8.44%	6.87%	5.96%	5.18%	4.74%	3.09%
Nonprofit	2.05%	7.71%*	9.73%	5.43%	4.29%	1.95%	5.59%	2.26%
Unknown	2.69%	11.41%*	12.60%*	13.74%	5.55%	3.36%	7.16%*	3.10%
Age of firm								
Less than 5 years	2.87%	6.12%	5.93%	3.54%	6.87%	6.60%	3.83%	5.03%
5-9 years	3.37%	3.76%	5.75%	5.62%	6.40%	6.31%	3.95%	3.33%
10-19 years	2.37%	3.75%	4.07%	3.77%	5.21%	7.78%*	1.83%	4.11%
20 or more years	1.01%	2.65%	4.83%	2.54%	3.05%	1.81%	3.05%	1.39%
Unknown	0.93%	10.20%*	8.69%*	5.39%	2.12%	1.11%	5.39%	0.91%
Multi/single status								
2 or more locations	1.04%	5.52%	6.21%	2.72%	2.10%	1.10%	3.59%	1.05%
1 location only	0.74%	2.12%	1.46%	2.01%	2.69%	8.90%*	1.05%	1.04%
Percent full-time employees								
Less than 25%	3.68%	15.27%*	8.43%*	10.55%	8.41%	6.15%	11.77%	3.12%
25-49 %	2.77%	8.98%*	11.05%	8.02%	4.58%	3.18%	8.74%	3.03%
50-74 %	2.41%	3.71%	6.37%	7.05%	5.05%	2.27%	2.91%	2.42%
75% or more	1.01%	2.29%	1.42%	1.51%	2.07%	1.31%	1.31%	1.28%
Union presence								
No union employees	0.66%	1.86%	1.17%	2.30%	2.29%	0.88%	1.37%	0.86%
Has union employees	1.33%	7.48%*	6.95%*	5.26%*	6.30%*	1.00%	5.68%*	1.45%
Unknown	2.31%	4.81%	6.73%	7.86%	4.73%	2.20%	3.93%	2.36%
Percent low wage employees **								
50% or more low wage	2.13%	9.45%*	5.22%	8.78%	4.98%	4.31%	6.58%	2.97%
Less than 50% low wage	0.86%	2.49%	1.08%	1.50%	2.32%	1.21%	1.39%	1.04%
Unknown	1.75%	4.25%	7.10%	5.36%	5.08%	1.50%	4.05%	1.81%

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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