

Table I.C.2.c(1996) Average total employee contribution (in dollars) for any-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 | 329.50 | 282.97 | 236.32 | 291.82 | 337.66 | 370.77 | 262.00 | 356.31 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 110.69 * | | | | | | 87.11 * | 159.69 * |
| Mining | 596.70 | | | | | | 887.03 | 534.86 * |
| Construction | 276.27 | | | | | | 298.53 * | 251.87 * |
| Manufacturing | 287.95 | | | | | | 227.61 | 296.91 |
| Transp., commu., util. | 387.83 * | | | | | | 321.11 | 401.14 * |
| Wholesale trade | 336.65 | | | | | | 199.39 | 398.28 |
| Retail trade | 393.39 | | | | | | 330.98 | 425.72 |
| Fin., ins., real est. | 257.09 | | | | | | 110.83 | 300.14 |
| Services | 351.21 | | | | | | 283.95 | 386.43 |
| Unknown | 0.00 | | | | | | 0.00 | 0.00 |
| | | | | These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates. | | | | |
| Ownership | | | | | | | | |
| For profit, incorporated | 338.86 | | | | | | 231.43 | 378.99 |
| For profit, unincorporated | 274.87 | | | | | | 287.25 | 255.86 |
| Nonprofit | 277.37 | | | | | | 369.83 * | 253.74 |
| Unknown | 480.22 | | | | | | 412.38 * | 508.55 |
| Age of firm | | | | | | | | |
| Less than 5 years | 272.88 | | | | | | 277.24 | 260.86 |
| 5-9 years | 363.11 | | | | | | 307.23 | 443.68 |
| 10-19 years | 269.96 | | | | | | 243.61 | 298.62 |
| 20 or more years | 334.48 | | | | | | 258.05 | 370.80 |
| Unknown | 349.98 | | | | | | 214.18 | 354.52 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 354.66 | | | | | | 244.81 | 359.79 |
| 1 location only | 291.01 | | | | | | 263.80 | 341.76 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 404.91 | | | | | | 386.33 * | 412.31 * |
| 25-49% | 261.24 * | | | | | | 396.38 | 220.78 * |
| 50-74% | 360.06 | | | | | | 256.16 | 399.26 |
| 75% or more | 327.84 | | | | | | 254.11 | 357.72 |
| Union presence | | | | | | | | |
| No union employees | 318.94 | | | | | | 258.39 | 353.27 |
| Has union employees | 394.05 | | | | | | 331.87 * | 403.31 * |
| Unknown | 339.20 | | | | | | 270.46 | 346.44 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 368.73 | | | | | | 310.25 | 393.24 |
| Less than 50% low wage | 294.64 | | | | | | 245.79 | 325.27 |
| Unknown | 392.11 | | | | | | 391.95 | 392.12 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 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.

Table I.C.2.c(1996) Standard error for average total employee contribution (in dollars) for any-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 | 17.12 | 29.18 | 33.81 | 30.24 | 50.57 | 22.15 | 11.92 | 21.27 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 46.48 * | | | | | | 42.70 * | 84.41 * |
| Mining | 163.79 | | | | | | 250.06 | 161.04 * |
| Construction | 82.45 | | | | | | 104.61 * | 87.77 * |
| Manufacturing | 40.50 | | | | | | 40.48 | 45.32 |
| Transp., commu., util. | 124.80 * | | | | | | 86.98 | 142.75 * |
| Wholesale trade | 31.38 | | | | | | 41.72 | 45.27 |
| Retail trade | 26.28 | | | | | | 44.92 | 28.27 |
| Fin., ins., real est. | 42.13 | | | | | | 27.40 | 53.81 |
| Services | 35.47 | | | | | | 26.46 | 49.21 |
| Unknown | 0.00 | | | | | | 0.00 | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 24.96 | | | | | | 19.30 | 31.49 |
| For profit, unincorporated | 39.83 | | | | | | 52.41 | 69.77 |
| Nonprofit | 46.37 | | | | | | 126.41 * | 53.05 |
| Unknown | 82.34 | | | | | | 192.12 * | 91.43 |
| Age of firm | | | | | | | | |
| Less than 5 years | 40.02 | | | | | | 43.75 | 65.70 |
| 5-9 years | 53.19 | | | | | | 47.41 | 85.30 |
| 10-19 years | 35.21 | | | | | | 38.56 | 76.55 |
| 20 or more years | 36.61 | | | | | | 28.94 | 50.88 |
| Unknown | 28.43 | | | | | | 42.58 | 28.55 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 23.17 | | | | | | 41.26 | 24.16 |
| 1 location only | 23.00 | | | | | | 13.40 | 62.98 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 78.04 | | | | | | 232.06 * | 127.45 * |
| 25-49% | 93.24 * | | | | | | 97.57 | 160.92 * |
| 50-74% | 27.93 | | | | | | 43.62 | 43.72 |
| 75% or more | 22.75 | | | | | | 12.09 | 29.25 |
| Union presence | | | | | | | | |
| No union employees | 17.67 | | | | | | 13.22 | 24.02 |
| Has union employees | 98.82 | | | | | | 105.34 * | 130.10 * |
| Unknown | 49.29 | | | | | | 58.02 | 51.19 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 27.45 | | | | | | 72.32 | 26.90 |
| Less than 50% low wage | 11.81 | | | | | | 10.27 | 18.82 |
| Unknown | 37.37 | | | | | | 75.41 | 41.53 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 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.