

Table I.C.1.c(1996) Average total single premium (in dollars) for any-provider plans per enrolled employee 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	2,050	2,390	2,093	2,082	1,996	1,959	2,220	1,982
Industry group **								
Agric., fish., forest.	1,933	--	--	--	--	--	1,859	2,086
Mining	2,483	2,890	3,030	2,176	3,125	2,225	2,823	2,411
Construction	1,933	2,281	2,182	2,200	1,907	1,108*	2,206*	1,634
Manufacturing	1,858	2,274	1,849	2,134	1,559	1,936	2,047	1,830
Transp., commu., util.	2,057	2,184	1,756	1,791	2,089	2,130	1,993	2,070
Wholesale trade	2,029	2,242	1,830	1,688	2,254	2,037	1,985	2,048
Retail Trade	1,846	2,508	1,994	1,930	1,679	1,653	2,193	1,667
Fin., ins., real est.	1,978	2,453	2,266	2,091	1,629	1,939	2,299	1,883
Services	2,290	2,448	2,294	2,244	2,446	2,142	2,352	2,258
Unknown	1,578	1,322	2,136*	0*	0*	0	1,578	0
Ownership								
For profit, incorporated	1,947	2,330	2,004	1,981	1,833	1,893	2,109	1,887
For profit, unincorporated	2,153	2,427	2,292	1,648	2,048	1,828	2,298	1,930
Nonprofit	2,464	2,797	2,504	2,682	2,497	2,255	2,826	2,371
Unknown	2,087	2,023*	2,876	1,740	1,669	2,326	2,137	2,067
Age of firm								
Less than 5 years	2,089	2,183	1,748	2,679	1,595	2,043	2,045	2,210
5-9 years	2,171	2,287	2,502	2,352	1,867	1,764	2,405	1,834
10-19 years	2,040	2,540	2,025	1,961	1,722	2,083	2,214	1,850
20 or more years	2,211	2,469	2,121	2,115	2,316	2,142	2,262	2,187
Unknown	1,863	2,170	1,880	1,774	1,836	1,874	1,871	1,863
Multi/single status								
2 or more locations	1,953	2,566	2,062	1,950	1,957	1,946	1,973	1,952
1 location only	2,198	2,386	2,096	2,159	2,057	2,256	2,246	2,107
Percent full-time employees								
Less than 25%	1,811	2,397	2,719	2,796	2,372	946	2,472	1,548
25-49 %	2,003	2,820	2,438	2,055	2,306	1,575	2,344	1,901
50-74 %	2,120	2,360	2,624	2,298	1,788	2,130	2,449	1,996
75% or more	2,049	2,382	2,017	2,038	2,005	1,987	2,184	1,995
Union presence								
No union employees	2,042	2,374	2,012	2,009	1,968	1,967	2,160	1,976
Has union employees	2,236	3,017	2,726	2,604	2,159	2,109	3,057	2,114
Unknown	2,004	2,365	2,733	2,667	2,067	1,912	2,533	1,948
Percent low wage employees **								
50% or more low wage	2,096	2,418	2,464	2,411	2,008	1,797	2,561	1,901
Less than 50% low wage	2,049	2,347	2,002	2,064	1,944	1,975	2,157	1,980
Unknown	2,041	2,726	2,929	2,005	2,252	1,963	2,578	1,998

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.1.c(1996) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee 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	30.78	75.28	51.35	58.99	66.25	44.27	46.39	43.83
Industry group **								
Agric., fish., forest.	78.17	--	--	--	--	--	104.84	340.63
Mining	210.70	775.82	807.41	621.04	828.64	303.95	563.60	200.84
Construction	180.77	219.75	207.86	326.92	353.81	344.65*	156.38*	288.69
Manufacturing	79.38	266.66	71.12	157.85	119.23	90.27	109.76	83.75
Transp., commu., util.	72.81	375.79	317.00	299.31	523.04	209.80	202.08	117.02
Wholesale trade	157.72	211.91	270.14	120.62	382.38	135.92	106.06	205.95
Retail Trade	68.13	200.02	120.03	149.85	80.61	79.36	114.75	61.26
Fin., ins., real est.	53.57	106.51	435.45	146.82	210.58	106.17	106.44	79.17
Services	85.69	98.51	134.33	130.35	159.55	119.85	84.02	140.74
Unknown	416.98	371.09	675.46*	0.00*	0.00*	0.00	416.98	0.00
Ownership								
For profit, incorporated	25.47	82.19	62.15	53.62	52.13	40.72	41.91	31.21
For profit, unincorporated	52.50	91.72	378.04	134.46	327.39	209.97	90.96	63.76
Nonprofit	136.60	180.55	564.81	175.02	193.21	184.07	99.22	167.49
Unknown	77.74	787.18*	697.57	391.55	262.38	352.30	214.99	150.68
Age of firm								
Less than 5 years	214.33	283.26	64.53	439.74	301.70	393.16	118.12	340.77
5-9 years	95.79	82.93	178.50	310.36	347.88	368.13	74.30	209.29
10-19 years	90.14	128.60	97.78	106.88	216.44	149.00	55.95	140.62
20 or more years	64.07	76.55	102.36	92.34	161.56	116.16	58.49	118.02
Unknown	47.10	244.47	271.62	190.08	63.44	57.04	136.04	47.75
Multi/single status								
2 or more locations	40.64	288.61	150.46	74.14	79.63	41.53	135.82	41.44
1 location only	76.51	77.14	50.45	88.04	229.16	532.91	52.08	187.65
Percent full-time employees								
Less than 25%	221.44	403.86	608.63	349.34	208.68	132.50	307.11	236.78
25-49 %	110.37	342.22	246.74	133.65	384.39	200.18	188.92	176.20
50-74 %	94.66	119.39	282.67	147.20	186.17	99.09	87.78	99.27
75% or more	38.66	87.23	52.59	71.82	88.42	41.68	51.30	52.20
Union presence								
No union employees	39.26	73.46	46.84	70.96	97.37	80.04	42.02	64.66
Has union employees	109.54	390.99	571.68	407.72	105.49	92.99	346.61	81.50
Unknown	71.64	93.78	300.19	232.85	276.03	91.10	98.02	76.44
Percent low wage employees **								
50% or more low wage	104.06	179.78	280.13	219.10	149.51	146.95	149.84	112.33
Less than 50% low wage	51.43	77.28	49.43	89.05	117.42	87.07	48.50	77.07
Unknown	60.06	178.73	391.61	318.20	193.11	64.79	109.15	63.06

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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