

Table I.D.1(1996) Average total family premium (in dollars) 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 | 4,954 | 4,936 | 4,944 | 4,883 | 4,836 | 5,019 | 4,938 | 4,957 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4,195 | -- | -- | -- | -- | -- | 4,314 | 4,124 |
| Mining | 5,365 | 4,759 | 5,797 | 3,489 | 4,954 | 5,767 | 5,287 | 5,372 |
| Construction | 4,827 | 4,820 | 4,667 | 4,740 | 5,079 | 4,810 | 4,800 | 4,854 |
| Manufacturing | 4,761 | 5,475 | 4,816 | 4,841 | 4,528 | 4,821 | 5,041 | 4,729 |
| Transp., commu., util. | 5,187 | 4,792 | 4,400 | 4,821 | 4,896 | 5,354 | 4,629 | 5,256 |
| Wholesale trade | 4,871 | 5,038 | 5,097 | 4,749 | 4,801 | 4,892 | 5,010 | 4,832 |
| Retail Trade | 4,690 | 4,526 | 4,688 | 4,746 | 4,525 | 4,731 | 4,599 | 4,711 |
| Fin., ins., real est. | 5,117 | 5,554 | 5,632 | 5,000 | 5,042 | 5,085 | 5,467 | 5,061 |
| Services | 5,200 | 4,884 | 5,204 | 5,072 | 5,139 | 5,336 | 5,011 | 5,254 |
| Unknown | 5,218 | 4,996 | 6,936* | 0* | 0* | 0* | 5,218* | 0 |
| Ownership | | | | | | | | |
| For profit, incorporated | 4,893 | 5,033 | 4,899 | 4,827 | 4,682 | 4,966 | 4,950 | 4,881 |
| For profit, unincorporated | 4,884 | 4,530 | 4,902 | 4,721 | 5,187 | 4,912 | 4,620 | 5,020 |
| Nonprofit | 5,387 | 4,955 | 5,413 | 5,403 | 5,360 | 5,443 | 5,198 | 5,415 |
| Unknown | 4,939 | 4,855 | 5,178 | 4,381 | 4,679 | 5,050 | 4,894 | 4,943 |
| Age of firm | | | | | | | | |
| Less than 5 years | 4,715 | 4,538 | 4,915 | 5,147 | 4,132 | 4,581 | 4,752 | 4,657 |
| 5-9 years | 4,866 | 4,922 | 4,823 | 4,885 | 4,629 | 5,217 | 4,836 | 4,901 |
| 10-19 years | 4,833 | 4,961 | 4,880 | 4,666 | 4,662 | 5,133 | 4,893 | 4,783 |
| 20 or more years | 5,078 | 5,204 | 5,127 | 5,007 | 4,928 | 5,182 | 5,121 | 5,068 |
| Unknown | 4,920 | 5,164 | 4,284 | 4,621 | 4,860 | 4,950 | 4,650 | 4,925 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4,957 | 5,111 | 4,851 | 4,810 | 4,898 | 4,986 | 4,907 | 4,959 |
| 1 location only | 4,945 | 4,930 | 4,957 | 4,921 | 4,702 | 6,204 | 4,942 | 4,949 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,802 | 4,899 | 4,781 | 4,650 | 5,013 | 4,763 | 4,816 | 4,798 |
| 25-49 % | 4,565 | 4,678 | 4,867 | 4,816 | 4,857 | 4,413 | 4,651 | 4,551 |
| 50-74 % | 5,000 | 5,166 | 4,727 | 4,849 | 4,758 | 5,150 | 4,960 | 5,009 |
| 75% or more | 4,964 | 4,917 | 4,964 | 4,891 | 4,842 | 5,035 | 4,945 | 4,968 |
| Union presence | | | | | | | | |
| No union employees | 4,870 | 4,896 | 4,863 | 4,811 | 4,818 | 4,932 | 4,880 | 4,867 |
| Has union employees | 5,083 | 5,259 | 5,444 | 5,128 | 4,849 | 5,143 | 5,297 | 5,058 |
| Unknown | 5,051 | 5,062 | 5,276 | 5,232 | 4,930 | 5,049 | 5,177 | 5,045 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 4,643 | 4,337 | 4,536 | 4,999 | 4,783 | 4,454 | 4,696 | 4,628 |
| Less than 50% low wage | 4,933 | 4,915 | 4,931 | 4,850 | 4,814 | 5,056 | 4,915 | 4,939 |
| Unknown | 5,024 | 5,482 | 5,210 | 5,031 | 4,934 | 5,025 | 5,289 | 5,012 |

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.1(1996) Standard error for average total family premium (in dollars) 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 | 36.06 | 49.99 | 25.10 | 40.06 | 29.55 | 60.76 | 32.70 | 43.09 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 142.25 | -- | -- | -- | -- | -- | 138.91 | 305.76 |
| Mining | 299.00 | 539.80 | 1,213.01 | 964.61 | 641.77 | 380.99 | 364.71 | 304.07 |
| Construction | 134.27 | 108.13 | 127.12 | 89.97 | 161.26 | 384.21 | 60.78 | 241.60 |
| Manufacturing | 58.45 | 295.14 | 151.20 | 130.35 | 89.82 | 98.64 | 123.42 | 64.56 |
| Transp., commu., util. | 97.48 | 351.00 | 414.34 | 378.81 | 255.06 | 93.93 | 201.96 | 71.77 |
| Wholesale trade | 100.91 | 104.17 | 114.64 | 158.22 | 198.34 | 215.23 | 103.84 | 117.25 |
| Retail Trade | 89.73 | 113.65 | 110.55 | 80.31 | 97.86 | 132.63 | 77.33 | 101.23 |
| Fin., ins., real est. | 106.48 | 322.97 | 184.90 | 150.11 | 178.09 | 154.66 | 171.27 | 129.76 |
| Services | 70.57 | 94.00 | 51.95 | 92.69 | 126.20 | 122.56 | 62.61 | 81.77 |
| Unknown | 810.33 | 765.65 | 2,193.36* | 0.00* | 0.00* | 0.00* | 810.33* | 0.00 |
| Ownership | | | | | | | | |
| For profit, incorporated | 44.41 | 67.01 | 36.81 | 54.23 | 57.14 | 68.43 | 31.11 | 51.39 |
| For profit, unincorporated | 123.06 | 113.84 | 256.63 | 143.96 | 183.32 | 233.90 | 125.59 | 151.06 |
| Nonprofit | 118.96 | 235.53 | 149.79 | 129.15 | 147.43 | 201.20 | 150.59 | 128.33 |
| Unknown | 205.77 | 228.27 | 680.13 | 366.29 | 347.79 | 268.70 | 155.75 | 237.16 |
| Age of firm | | | | | | | | |
| Less than 5 years | 84.61 | 84.43 | 169.65 | 234.42 | 425.95 | 320.85 | 106.93 | 182.77 |
| 5-9 years | 74.86 | 198.56 | 142.91 | 111.69 | 255.98 | 203.79 | 106.29 | 202.56 |
| 10-19 years | 61.92 | 102.94 | 113.83 | 118.09 | 171.78 | 190.86 | 89.93 | 51.61 |
| 20 or more years | 54.23 | 113.46 | 97.64 | 45.15 | 46.41 | 113.17 | 52.02 | 72.51 |
| Unknown | 58.79 | 250.13 | 297.72 | 88.01 | 72.99 | 74.33 | 116.14 | 59.72 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 47.66 | 205.01 | 192.72 | 69.99 | 70.41 | 53.97 | 70.62 | 49.43 |
| 1 location only | 45.34 | 51.38 | 47.07 | 44.55 | 105.71 | 342.75 | 40.89 | 107.14 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 269.88 | 218.48 | 483.35 | 283.12 | 344.67 | 424.81 | 213.70 | 336.59 |
| 25-49 % | 111.66 | 245.00 | 165.85 | 146.90 | 169.36 | 228.11 | 99.08 | 135.84 |
| 50-74 % | 115.90 | 285.73 | 196.46 | 130.35 | 234.13 | 189.29 | 162.42 | 142.56 |
| 75% or more | 33.91 | 47.79 | 32.74 | 51.44 | 44.25 | 51.46 | 36.28 | 38.43 |
| Union presence | | | | | | | | |
| No union employees | 48.89 | 53.09 | 37.52 | 35.90 | 47.96 | 102.12 | 38.67 | 58.15 |
| Has union employees | 112.36 | 203.57 | 235.60 | 125.59 | 203.12 | 178.14 | 107.03 | 126.70 |
| Unknown | 73.36 | 114.07 | 174.74 | 161.03 | 166.49 | 79.53 | 107.83 | 77.62 |
| Percent low wage employees ** | | | | | | | | |
| 50% or more low wage | 86.37 | 163.61 | 219.93 | 217.50 | 159.73 | 138.68 | 201.66 | 94.90 |
| Less than 50% low wage | 35.00 | 42.33 | 23.65 | 49.35 | 39.71 | 84.84 | 26.18 | 48.09 |
| Unknown | 69.05 | 286.91 | 146.99 | 153.06 | 160.44 | 71.26 | 166.60 | 71.20 |

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.

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** 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.