

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	4,953.68	4,935.76	4,943.76	4,883.03	4,835.85	5,019.05	4,937.86	4,957.10
Industry group								
Agric., fish., forest.	4,195.43	4,338.14	3,849.23	4,730.58	5,123.74	3,968.90	4,313.62	4,124.27
Mining	5,365.35	4,759.43	5,796.74	3,489.25	4,954.11	5,766.72	5,287.09	5,371.61
Construction	4,827.26	4,820.29	4,666.66	4,739.59	5,078.51	4,809.65	4,799.88	4,853.88
Manufacturing	4,760.85	5,474.82	4,815.84	4,840.93	4,527.51	4,820.89	5,041.42	4,729.02
Transp., commu., util.	5,187.43	4,792.06	4,399.66	4,820.87	4,896.11	5,354.26	4,629.11	5,256.10
Wholesale trade	4,871.32	5,038.34	5,097.45	4,748.96	4,800.79	4,892.02	5,009.56	4,831.51
Retail trade	4,690.27	4,526.36	4,688.00	4,746.43	4,525.04	4,730.62	4,598.63	4,711.19
Fin., ins., real est.	5,117.17	5,553.68	5,632.40	5,000.17	5,041.73	5,084.55	5,467.08	5,060.94
Services	5,200.45	4,884.07	5,203.60	5,071.60	5,139.04	5,335.82	5,011.36	5,253.69
Unknown	5,218.07	4,995.77	6,936.00 *	0.00	0.00	0.00	5,218.07	0.00
Ownership								
For profit, incorporated	4,893.03	5,032.69	4,898.98	4,827.37	4,682.28	4,965.64	4,949.96	4,880.61
For profit, unincorporated	4,884.20	4,530.44	4,901.60	4,721.22	5,187.07	4,912.06	4,620.27	5,019.80
Nonprofit	5,386.77	4,954.77	5,413.23	5,403.26	5,359.70	5,442.52	5,198.44	5,415.37
Unknown	4,939.11	4,854.94	5,177.56	4,380.92	4,679.18	5,050.40	4,893.80	4,943.15
Age of firm								
Less than 5 years	4,715.27	4,537.93	4,915.35	5,147.21	4,132.36	4,581.32	4,752.22	4,656.85
5-9 years	4,866.10	4,922.38	4,822.61	4,885.18	4,628.73	5,217.13	4,835.54	4,900.50
10-19 years	4,832.53	4,960.82	4,880.05	4,666.17	4,661.54	5,133.06	4,892.81	4,782.95
20 or more years	5,078.38	5,203.93	5,126.67	5,007.00	4,927.68	5,181.69	5,120.81	5,067.65
Unknown	4,919.55	5,164.00	4,283.69	4,621.17	4,860.10	4,950.19	4,650.25	4,925.30
Multi/single status								
2 or more locations	4,956.98	5,110.80	4,850.62	4,809.97	4,898.07	4,985.92	4,906.89	4,958.56
1 location only	4,944.99	4,930.17	4,957.24	4,921.19	4,701.99	6,204.00	4,942.28	4,948.51
Percent full-time employees								
Less than 25%	4,802.25	4,899.06	4,781.15	4,650.37	5,013.38	4,763.43	4,815.62	4,798.34
25-49%	4,565.04	4,678.46	4,866.68	4,816.16	4,857.13	4,412.50	4,651.20	4,550.61
50-74%	5,000.49	5,166.19	4,727.06	4,848.80	4,757.94	5,149.88	4,959.92	5,008.92
75% or more	4,964.35	4,916.74	4,964.35	4,890.66	4,841.78	5,034.63	4,945.49	4,968.46
Union presence								
No union employees	4,870.33	4,895.65	4,863.36	4,810.51	4,817.75	4,931.58	4,879.63	4,866.99
Has union employees	5,082.61	5,259.03	5,444.49	5,128.11	4,848.54	5,142.74	5,296.58	5,057.64
Unknown	5,050.88	5,062.08	5,275.92	5,231.58	4,930.23	5,048.95	5,177.19	5,044.92
Percent low wage employees								
50% or more low wage	4,642.53	4,336.70	4,535.58	4,999.35	4,783.31	4,454.18	4,696.34	4,628.01
Less than 50% low wage	4,933.24	4,915.36	4,931.00	4,850.47	4,813.85	5,056.39	4,915.40	4,939.46
Unknown	5,024.44	5,481.96	5,209.52	5,031.02	4,934.24	5,025.16	5,288.85	5,012.17

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](#).

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	144.35	240.61	382.87	814.97	484.93	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 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](#).

Table I. D. 1. a(1996) Average total family premium (in dollars) for exclusive-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	4,867.72	4,712.93	4,826.32	4,698.98	4,743.52	4,961.48	4,754.13	4,890.24
Industry group								
Agric., fish., forest.	3,888.80	3,728.84	4,013.52	4,144.52	4,347.38	3,688.66	3,781.54	3,919.93
Mining	4,674.44	4,188.00 *	3,708.00 *	0.00	6,283.39	4,189.67 *	3,761.55	4,774.19
Construction	4,600.86	4,618.76	4,589.58	4,477.32	4,696.61	4,684.09	4,601.62	4,599.56
Manufacturing	4,717.56	5,915.25	4,782.30	4,799.58	4,538.36	4,722.76	5,165.19	4,656.90
Transp., commu., util.	4,978.97	5,096.42	4,804.97	4,116.28	4,421.22	5,116.38	4,776.57	4,997.37
Wholesale trade	4,709.67	4,526.47	5,142.88	4,567.67	4,770.16	4,679.37	4,751.66	4,696.23
Retail trade	4,688.10	4,313.47	4,778.93	4,572.12	4,348.35	4,812.65	4,478.52	4,736.70
Fin., ins., real est.	4,982.38	4,739.17	4,992.25	4,952.03	5,006.89	4,993.37	4,961.00	4,984.62
Services	5,114.97	4,732.78	4,814.74	4,796.83	4,964.43	5,367.95	4,692.27	5,201.29
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	4,824.10	4,713.52	4,799.71	4,657.02	4,613.39	4,926.38	4,768.42	4,836.19
For profit, unincorporated	4,677.38	4,300.79	4,832.72	4,496.21	4,768.15	4,901.15	4,380.64	4,807.30
Nonprofit	5,191.99	5,520.14	5,216.97	5,057.87	5,259.30	5,167.53	5,062.32	5,202.95
Unknown	4,760.48	4,913.33	4,631.41	4,706.16	4,040.21	4,951.83	4,860.40	4,752.77
Age of firm								
Less than 5 years	4,504.00	4,185.98	4,315.90	5,049.19	3,993.45	4,556.83	4,543.40	4,446.38
5-9 years	4,476.65	4,767.51	4,535.54	4,280.54	4,537.33	4,109.63	4,515.35	4,404.07
10-19 years	4,697.68	4,679.75	4,827.34	4,260.37	4,665.96	5,375.75	4,632.26	4,756.55
20 or more years	4,969.49	5,175.64	5,054.36	4,922.38	4,951.11	4,959.82	5,048.30	4,952.52
Unknown	4,902.15	5,069.37	4,752.62	4,693.42	4,617.75	4,959.47	4,898.18	4,902.22
Multi/single status								
2 or more locations	4,907.26	4,957.12	4,980.22	4,686.71	4,770.10	4,949.10	4,851.54	4,908.48
1 location only	4,754.10	4,706.51	4,805.41	4,703.95	4,690.11	6,091.25	4,743.78	4,768.31
Percent full-time employees								
Less than 25%	4,809.80	4,938.96	4,980.35	4,205.86	5,180.06	4,975.52	4,607.01	4,875.36
25-49%	4,790.93	5,099.13	4,896.44	4,204.64	5,150.84	4,763.46	4,498.88	4,846.95
50-74%	5,123.49	4,278.57	4,562.73	4,740.29	5,172.73	5,330.17	4,412.07	5,255.39
75% or more	4,844.90	4,759.64	4,840.50	4,718.37	4,684.29	4,931.36	4,797.54	4,854.31
Union presence								
No union employees	4,749.71	4,542.43	4,748.67	4,654.82	4,691.69	4,870.27	4,666.39	4,777.99
Has union employees	5,026.72	6,016.60	5,742.64	4,711.76	4,917.92	5,012.29	5,490.63	4,977.35
Unknown	5,004.36	4,998.97	4,796.10	5,034.41	4,854.32	5,021.70	4,827.32	5,010.92
Percent low wage employees								
50% or more low wage	4,756.41	4,648.92	4,379.75	5,207.03	4,573.01	4,743.84	5,098.10	4,642.70
Less than 50% low wage	4,853.17	4,682.54	4,874.95	4,599.39	4,777.51	5,016.80	4,726.53	4,894.75
Unknown	4,903.00	5,068.64	4,564.77	4,987.17	4,714.16	4,927.38	4,745.33	4,908.42

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. D. 1. a(1996) Standard error for average total family premium (in dollars) for exclusive-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	38.91	131.65	86.20	96.80	66.10	76.85	64.85	49.48
Industry group								
Agric., fish., forest.	350.73	807.53	1,196.73	1,072.97	1,226.56	891.52	569.66	618.75
Mining	1,165.60	1,324.36 *	1,172.57 *	0.00	1,874.48	1,273.97 *	1,122.39	1,294.90
Construction	93.68	145.20	107.40	315.14	553.85	734.25	115.76	236.36
Manufacturing	74.39	371.85	330.49	242.37	97.28	147.19	260.66	106.07
Transp., commu., util.	162.12	597.02	555.09	403.43	851.83	160.51	179.34	174.28
Wholesale trade	98.81	161.87	586.03	122.67	224.43	226.43	154.50	147.33
Retail trade	108.49	259.45	180.69	91.79	125.90	157.14	107.48	124.21
Fin., ins., real est.	175.73	300.65	238.94	197.20	262.55	205.86	153.39	180.89
Services	96.05	214.01	130.70	137.09	134.48	169.37	96.79	111.35
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	52.11	133.44	86.52	118.35	91.17	90.40	69.24	66.96
For profit, unincorporated	94.85	186.31	338.29	509.44	249.69	560.28	157.16	148.02
Nonprofit	71.87	409.40	614.47	156.64	122.35	157.46	145.99	85.28
Unknown	201.72	920.09	1,101.89	1,032.40	681.81	254.15	649.43	249.91
Age of firm								
Less than 5 years	155.07	147.21	193.50	386.32	473.21	972.01	245.39	169.10
5-9 years	115.42	109.99	167.59	147.56	239.19	931.06	107.47	252.66
10-19 years	84.63	174.67	216.08	145.49	111.56	625.75	139.09	65.39
20 or more years	55.78	258.78	117.42	88.30	81.16	125.09	86.89	74.39
Unknown	55.16	983.36	895.65	177.36	126.89	77.41	220.10	55.68
Multi/single status								
2 or more locations	51.41	578.28	171.19	164.78	82.93	77.10	94.00	52.42
1 location only	55.10	132.79	94.46	93.38	107.11	1,351.58	76.32	87.29
Percent full-time employees								
Less than 25%	207.40	593.50	1,104.65	665.41	472.83	360.07	584.91	210.89
25-49%	135.61	801.45	632.46	370.53	218.78	334.57	264.29	157.81
50-74%	133.43	173.23	326.28	146.17	155.34	227.74	128.02	146.95
75% or more	39.63	161.17	87.52	108.95	66.54	76.27	76.43	48.22
Union presence								
No union employees	30.80	97.66	93.96	102.22	54.21	86.52	78.22	43.70
Has union employees	139.88	1,013.04	1,075.18	162.09	246.71	214.51	245.30	164.81
Unknown	93.20	262.97	174.18	250.00	206.55	109.28	124.26	98.51
Percent low wage employees								
50% or more low wage	142.21	558.12	363.92	421.91	179.01	146.64	389.10	134.76
Less than 50% low wage	44.21	142.38	86.84	77.94	88.21	103.57	48.08	54.41
Unknown	85.02	277.16	166.04	154.65	187.75	93.27	155.62	88.91

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. D. 1. b(1996) Average total family premium (in dollars) for mixed-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	5,006.85	5,111.49	5,009.79	4,965.29	4,888.53	5,058.83	5,036.29	5,000.71
Industry group								
Agric., fish., forest.	4,078.00	4,718.99	3,706.65	4,289.00	4,947.81	3,876.35	4,284.12	3,971.56
Mining	5,082.58	5,017.97	5,826.89	3,142.80 *	4,690.60	5,617.59	5,373.24	5,063.75
Construction	5,049.24	4,924.45	4,795.56	4,745.32	5,069.48	5,613.71	4,863.62	5,191.50
Manufacturing	4,742.90	5,438.60	4,904.57	4,855.91	4,585.02	4,775.21	5,004.61	4,714.89
Transp., commu., util.	5,215.59	4,639.48	4,364.53	5,067.21	5,094.43	5,355.62	4,595.07	5,302.00
Wholesale trade	4,939.89	5,603.77	4,998.34	4,856.36	4,779.50	4,976.40	5,180.13	4,882.79
Retail trade	4,760.03	4,568.13	4,690.81	4,801.50	4,725.59	4,780.37	4,634.49	4,785.41
Fin., ins., real est.	5,482.10	6,021.75	5,550.40	5,088.27	5,235.30	5,616.71	5,695.57	5,440.94
Services	5,213.48	4,950.67	5,418.93	5,238.14	5,156.49	5,253.70	5,170.02	5,225.95
Unknown	5,002.55	5,002.55	0.00	0.00	0.00	0.00	5,002.55	0.00
Ownership								
For profit, incorporated	4,945.57	5,228.01	4,974.73	4,920.51	4,721.08	5,014.76	5,046.20	4,924.34
For profit, unincorporated	5,007.29	4,553.36	4,659.92	4,897.44	5,614.17	4,938.58	4,599.29	5,180.29
Nonprofit	5,438.09	5,014.17	5,622.08	5,453.44	5,426.75	5,465.12	5,387.12	5,446.47
Unknown	5,081.56	5,232.90	5,046.76	4,353.02	5,047.34	5,120.33	5,058.13	5,083.29
Age of firm								
Less than 5 years	4,873.84	4,752.69	5,177.04	5,205.06	4,383.44	4,556.95	4,876.15	4,870.78
5-9 years	5,139.09	5,239.99	5,036.22	5,152.04	4,906.10	5,484.45	5,073.41	5,198.98
10-19 years	4,916.67	5,140.00	4,919.55	4,858.22	4,664.62	5,123.65	5,015.56	4,845.95
20 or more years	5,044.93	5,238.24	5,179.11	5,031.79	4,903.68	5,120.20	5,156.37	5,017.73
Unknown	4,993.27	5,508.31	3,947.86	4,609.47	4,971.49	5,027.34	4,596.15	5,002.35
Multi/single status								
2 or more locations	4,997.28	5,123.22	4,625.78	4,831.69	4,961.28	5,028.51	4,882.55	5,001.37
1 location only	5,032.17	5,111.04	5,068.98	5,035.97	4,721.05	6,104.08	5,062.33	4,997.05
Percent full-time employees								
Less than 25%	5,471.38	4,565.44	4,599.45	5,227.81	4,914.71	6,040.13	4,843.19	5,669.55
25-49%	4,509.91	4,543.00	4,886.58	4,931.12	4,698.01	4,379.58	4,692.98	4,487.75
50-74%	4,823.21	5,716.75	4,720.80	4,935.18	4,963.69	4,599.56	5,235.70	4,737.04
75% or more	5,032.87	5,068.62	5,039.08	4,966.28	4,885.62	5,111.44	5,030.15	5,033.44
Union presence								
No union employees	4,922.12	5,091.70	4,907.51	4,862.19	4,901.16	4,933.38	4,972.67	4,904.79
Has union employees	5,023.38	5,346.98	5,244.89	5,303.84	4,741.12	5,105.92	5,334.82	4,986.48
Unknown	5,162.34	5,119.31	5,648.87	5,491.89	5,060.77	5,144.54	5,392.94	5,151.47
Percent low wage employees								
50% or more low wage	4,511.46	4,508.63	4,605.52	4,941.72	4,870.18	4,100.76	4,620.17	4,487.81
Less than 50% low wage	4,964.51	5,054.66	4,965.12	4,898.50	4,849.15	5,069.56	4,987.26	4,956.99
Unknown	5,131.79	6,079.02	5,459.27	5,358.52	5,038.72	5,110.86	5,603.96	5,107.18

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. D. 1. b(1996) Standard error for average total family premium (in dollars) for mixed-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	57.31	98.61	58.30	43.79	61.52	97.07	38.41	66.39
Industry group								
Agric., fish., forest.	262.19	272.62	833.95	742.69	1,182.55	568.38	258.55	422.24
Mining	305.80	967.16	1,536.55	976.70 *	935.75	404.71	1,057.14	340.68
Construction	171.96	173.78	148.14	114.10	303.63	415.88	80.64	308.51
Manufacturing	124.53	447.10	177.20	181.12	118.72	189.79	129.93	136.46
Transp., commu., util.	151.33	468.19	424.92	209.09	247.94	160.83	301.12	109.73
Wholesale trade	144.04	172.06	226.37	224.04	252.14	283.03	157.88	156.76
Retail trade	74.63	174.79	177.70	81.25	122.71	112.22	97.81	88.90
Fin., ins., real est.	148.65	362.32	216.04	290.46	292.13	135.96	196.10	146.14
Services	76.14	107.89	111.84	90.04	156.89	223.43	74.91	92.50
Unknown	1,184.94	1,184.94	0.00	0.00	0.00	0.00	1,184.94	0.00
Ownership								
For profit, incorporated	72.82	115.51	87.46	58.60	80.81	113.72	36.11	84.20
For profit, unincorporated	201.32	166.24	305.82	173.34	453.90	332.60	174.53	248.31
Nonprofit	227.86	215.21	181.58	132.95	254.13	449.85	148.48	266.23
Unknown	247.58	324.19	1,240.50	599.87	371.77	378.69	258.76	290.85
Age of firm								
Less than 5 years	61.04	117.49	209.60	288.69	460.23	462.45	58.12	183.38
5-9 years	108.44	293.70	162.26	171.37	137.77	280.90	167.41	170.70
10-19 years	86.44	122.98	173.86	141.19	327.37	267.67	114.44	116.86
20 or more years	41.63	202.00	153.47	78.49	74.64	100.06	100.31	58.68
Unknown	98.53	656.03	534.30	134.70	127.86	129.90	207.61	101.02
Multi/single status								
2 or more locations	77.73	225.07	352.24	98.24	104.42	93.80	102.50	80.38
1 location only	76.66	103.84	64.55	76.20	119.24	780.97	53.44	145.33
Percent full-time employees								
Less than 25%	271.98	406.74	528.45	349.76	684.57	504.12	287.53	392.77
25-49%	151.65	332.00	432.10	217.12	255.37	217.24	134.05	175.00
50-74%	174.95	436.86	289.67	243.15	227.73	311.48	285.95	217.51
75% or more	65.07	80.99	71.12	54.97	66.53	98.87	40.66	74.64
Union presence								
No union employees	62.56	108.43	70.78	35.52	67.95	144.20	45.13	78.79
Has union employees	129.89	293.72	593.75	185.82	210.89	223.69	126.25	142.80
Unknown	73.89	215.99	290.22	208.64	243.85	72.20	161.86	76.32
Percent low wage employees								
50% or more low wage	143.60	169.28	325.27	130.02	279.55	169.71	130.87	158.22
Less than 50% low wage	56.68	85.36	58.04	52.36	69.44	140.52	33.94	78.16
Unknown	92.20	465.17	184.87	155.91	222.06	94.69	235.62	94.76

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. D. 1. c(1996) Average total family 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	4,924.44	4,826.77	4,901.20	4,907.22	4,774.35	4,997.68	4,914.58	4,927.09
Industry group								
Agric., fish., forest.	4,735.25	3,989.81	4,131.71	5,857.10	6,051.44	4,789.67	4,522.85	5,036.07
Mining	6,009.21	4,346.48	6,500.08	4,925.27	5,637.07	6,203.85	5,441.29	6,068.64
Construction	4,467.63	5,006.59	4,419.35	5,046.30	5,411.77	2,665.39 *	4,941.20	4,002.06
Manufacturing	4,875.89	5,063.92	4,573.55	4,877.09	4,287.34	5,071.21	4,916.80	4,871.78
Transp., commu., util.	5,404.67	5,003.71	3,864.61	4,796.37	4,768.35	5,794.38	4,595.60	5,497.03
Wholesale trade	4,845.60	4,610.12	5,262.73	4,583.79	4,942.98	4,912.13	4,908.41	4,817.91
Retail trade	4,482.71	4,804.81	4,587.53	4,803.58	4,138.59	4,431.78	4,675.61	4,423.24
Fin., ins., real est.	4,425.19	5,020.78	6,225.89	4,824.99	4,515.59	4,088.68	5,338.47	4,268.05
Services	5,310.48	4,883.52	5,007.54	5,060.18	5,481.10	5,520.05	4,967.68	5,455.60
Unknown	5,567.44	4,980.05	6,936.00 *	0.00	0.00	0.00	5,567.44	0.00
Ownership								
For profit, incorporated	4,833.79	4,969.76	4,806.40	4,790.09	4,613.67	4,888.89	4,930.35	4,810.40
For profit, unincorporated	4,831.79	4,666.50	5,425.06	4,475.18	4,951.67	4,772.52	4,845.42	4,818.53
Nonprofit	5,605.71	4,587.41	4,916.91	5,736.70	5,329.10	6,064.31	4,954.79	5,773.92
Unknown	4,762.46	4,477.58	6,194.90	4,242.53	4,449.42	4,975.27	4,657.75	4,780.12
Age of firm								
Less than 5 years	4,616.71	4,578.43	4,940.48	5,222.06	3,690.67	4,993.54	4,764.67	4,111.12
5-9 years	4,435.87	4,438.63	4,346.90	5,123.55	3,928.06	4,929.87	4,620.28	4,209.26
10-19 years	4,743.38	4,823.74	4,835.19	4,682.68	4,642.94	4,798.66	4,902.33	4,560.73
20 or more years	5,316.67	5,172.56	5,077.47	5,044.09	4,992.78	5,652.13	5,112.02	5,384.92
Unknown	4,727.33	4,432.07	5,032.68	4,575.55	4,855.07	4,711.27	4,531.28	4,732.24
Multi/single status								
2 or more locations	4,911.51	5,230.71	5,473.02	4,880.89	4,837.86	4,922.89	5,040.16	4,907.04
1 location only	4,954.14	4,816.21	4,827.78	4,925.85	4,656.33	6,401.86	4,898.96	5,044.67
Percent full-time employees								
Less than 25%	3,605.74	5,388.71	5,363.67	4,430.47	5,195.13	2,952.91	4,948.46	3,293.98
25-49%	4,384.52	4,490.53	4,810.74	5,201.05	4,858.84	3,870.53	4,760.94	4,281.21
50-74%	5,237.61	5,235.64	4,910.95	4,792.17	3,860.46	6,126.33	5,035.75	5,286.03
75% or more	4,935.30	4,782.33	4,899.99	4,910.28	4,912.32	4,976.69	4,908.34	4,942.64
Union presence								
No union employees	4,891.77	4,867.17	4,889.48	4,880.81	4,690.45	5,016.09	4,905.86	4,885.56
Has union employees	5,333.24	4,263.04	5,788.70	5,239.95	5,176.73	5,472.47	4,939.37	5,383.77
Unknown	4,758.30	5,018.41	4,553.41	4,660.83	4,648.04	4,773.23	4,984.75	4,743.64
Percent low wage employees								
50% or more low wage	4,808.65	3,940.70	4,528.28	4,725.81	4,956.78	4,992.62	4,272.31	4,982.66
Less than 50% low wage	4,955.76	4,884.36	4,907.07	5,059.92	4,734.64	5,085.24	4,962.13	4,952.97
Unknown	4,886.97	4,903.82	5,025.15	3,895.70	4,909.51	4,929.85	4,871.55	4,887.71

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](#).

Table I. D. 1. c(1996) Standard error for average total family 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	95.12	83.22	127.05	130.36	148.08	154.77	82.84	121.47
Industry group								
Agric., fish., forest.	264.41	208.56	554.53	1,425.71	1,589.13	1,134.96	265.25	831.43
Mining	390.31	1,196.77	1,758.25	1,390.18	1,278.13	384.53	1,006.12	402.64
Construction	275.72	304.52	314.79	577.31	826.59	860.40 *	248.83	445.56
Manufacturing	147.15	301.77	336.44	378.64	276.70	243.82	177.07	149.93
Transp., commu., util.	298.66	773.27	768.41	770.11	927.18	291.58	332.13	296.62
Wholesale trade	95.61	273.57	730.95	379.54	678.50	223.35	111.90	175.98
Retail trade	188.38	198.25	162.80	250.33	390.06	256.36	145.39	238.23
Fin., ins., real est.	218.07	256.33	862.91	132.60	354.65	221.53	289.92	217.74
Services	172.77	168.86	183.93	343.60	213.70	389.96	182.28	245.52
Unknown	1,335.68	1,296.81	2,193.36 *	0.00	0.00	0.00	1,335.68	0.00
Ownership								
For profit, incorporated	114.33	64.24	110.23	110.58	185.25	153.31	58.41	143.50
For profit, unincorporated	99.76	219.40	743.86	497.61	767.79	576.11	179.51	143.51
Nonprofit	200.03	394.10	370.04	441.62	222.76	525.46	334.25	215.34
Unknown	303.90	391.13	1,637.36	954.39	521.64	557.42	347.84	328.30
Age of firm								
Less than 5 years	291.09	199.91	254.41	799.27	828.13	967.03	148.24	558.20
5-9 years	280.69	171.83	171.87	275.67	777.37	990.74	148.37	576.52
10-19 years	158.75	239.90	237.62	263.04	334.38	292.18	182.98	245.51
20 or more years	182.48	155.43	260.40	197.91	226.92	338.93	171.26	208.16
Unknown	108.32	218.00	448.63	236.49	135.85	130.63	191.67	111.20
Multi/single status								
2 or more locations	106.55	392.52	319.71	78.77	161.87	132.88	179.61	110.78
1 location only	135.68	82.74	116.57	181.53	352.39	1,534.66	81.65	303.66
Percent full-time employees								
Less than 25%	263.69	693.19	1,146.49	432.07	810.30	322.58	420.44	289.55
25-49%	242.79	512.03	578.34	266.32	582.58	293.98	280.22	280.46
50-74%	263.10	299.89	177.28	637.02	563.30	365.49	111.55	319.35
75% or more	72.70	95.28	142.03	168.90	136.54	131.58	94.49	98.37
Union presence								
No union employees	122.14	59.26	155.11	132.82	162.94	215.48	87.04	149.07
Has union employees	239.42	514.78	1,103.74	309.53	260.73	280.22	245.34	268.72
Unknown	147.96	224.08	297.41	368.69	424.03	190.57	184.52	163.88
Percent low wage employees								
50% or more low wage	246.13	433.45	613.91	310.81	242.40	334.58	242.94	239.65
Less than 50% low wage	130.92	86.82	122.52	171.20	155.17	262.25	94.01	178.60
Unknown	137.73	154.27	320.87	487.63	300.04	150.79	77.46	141.80

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](#).

Table I.D.2(1996) Average total employee contribution (in dollars) 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	1,275.26	1,130.48	1,361.33	1,611.75	1,477.51	1,126.52	1,367.48	1,255.33
Industry group								
Agric., fish., forest.	1,147.16	1,037.63	1,336.32	1,117.56 *	1,385.30	1,114.98	1,174.32	1,130.81
Mining	833.70 *	124.38 *	2,347.12	1,542.89	1,457.37	386.70 *	1,482.29	781.86 *
Construction	1,337.01	1,008.63	1,211.97	1,455.75	1,418.47	1,513.13	1,156.75	1,512.22
Manufacturing	1,032.30	1,063.34	1,194.50	1,348.89	1,127.97	933.38	1,272.60	1,005.04
Transp., commu., util.	829.72	1,076.61	1,261.53	1,278.92	1,474.83	627.63	1,221.47	781.54
Wholesale trade	1,270.76	1,200.97	1,291.47	1,647.85	1,397.94	1,067.73	1,366.86	1,243.08
Retail trade	1,505.66	1,230.56	1,392.41	1,979.93	1,887.54	1,361.40	1,523.82	1,501.51
Fin., ins., real est.	1,436.26	1,004.10	1,684.69	1,482.72	1,528.00	1,416.23	1,435.82	1,436.33
Services	1,502.96	1,186.39	1,436.26	1,741.76	1,753.00	1,370.97	1,435.49	1,521.95
Unknown	1,071.26 *	588.75 *	4,800.00 *	0.00	0.00	0.00	1,071.26 *	0.00
Ownership								
For profit, incorporated	1,257.03	1,122.18	1,370.85	1,602.44	1,452.87	1,113.03	1,376.37	1,230.99
For profit, unincorporated	1,694.56	1,122.17	1,569.67	1,977.34	1,830.93	1,836.63	1,407.19	1,842.20
Nonprofit	1,324.04	1,315.88	1,042.48	1,486.33	1,528.98	1,174.32	1,299.40	1,327.78
Unknown	955.01	832.73 *	1,494.37 *	1,379.50	1,111.75	882.97	1,112.88	940.94
Age of firm								
Less than 5 years	1,362.78	1,038.30	1,341.20	1,830.28	1,359.66	1,138.78 *	1,318.35	1,433.02
5-9 years	1,457.81	1,113.03	1,300.11	1,701.96	1,802.22	1,145.79	1,388.79	1,535.50
10-19 years	1,406.06	1,343.53	1,497.74	1,446.62	1,738.61	894.52	1,426.14	1,389.55
20 or more years	1,358.99	1,042.91	1,342.22	1,612.86	1,484.34	1,224.21	1,313.96	1,370.37
Unknown	1,156.47	1,026.70	1,042.54	1,624.76	1,342.60	1,098.43	1,553.61	1,147.99
Multi/single status								
2 or more locations	1,213.31	1,255.14	1,372.75	1,540.80	1,435.37	1,123.54	1,505.10	1,204.09
1 location only	1,438.51	1,126.50	1,359.67	1,648.81	1,568.18	1,232.88	1,347.83	1,556.48
Percent full-time employees								
Less than 25%	1,417.37	1,372.57	834.70	1,976.15	2,320.74	1,095.00	1,412.22	1,418.87
25-49%	1,296.67	885.90	1,296.35	1,600.02	1,544.17	1,208.56	1,320.70	1,292.64
50-74%	1,335.35	1,093.94	1,236.09	1,683.07	1,654.70	1,155.61	1,253.91	1,352.27
75% or more	1,267.53	1,136.84	1,378.95	1,601.91	1,450.40	1,121.14	1,377.96	1,243.47
Union presence								
No union employees	1,470.03	1,190.46	1,437.69	1,722.09	1,631.00	1,313.24	1,440.41	1,480.67
Has union employees	854.54	809.25	764.55 *	960.37	822.91	858.98	901.63	849.05
Unknown	1,110.57	745.21	1,138.31	1,389.23	1,492.51	1,064.01	1,087.74	1,111.65
Percent low wage employees								
50% or more low wage	1,749.46	773.92	1,639.98	2,330.32	1,912.31	1,560.22	1,813.49	1,732.17
Less than 50% low wage	1,268.74	1,170.04	1,367.73	1,575.11	1,417.51	1,033.00	1,351.58	1,239.85
Unknown	1,227.61	914.35	1,198.47	1,518.61	1,552.09	1,171.32	1,253.86	1,226.40

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.D.2(1996) Standard error for average total employee contribution (in dollars) 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	23.90	49.86	28.23	35.02	39.43	33.23	28.60	29.66
Industry group								
Agric., fish., forest.	99.50	156.40	216.32	345.92 *	376.81	251.63	139.84	284.70
Mining	258.38 *	267.33 *	645.25	449.19	343.02	160.18 *	335.79	272.05 *
Construction	91.31	218.52	148.13	225.23	131.62	253.32	89.97	128.75
Manufacturing	80.58	159.30	119.47	179.16	112.37	100.39	149.13	83.61
Transp., commu., util.	65.24	139.75	257.56	189.52	157.67	82.62	176.61	82.47
Wholesale trade	57.95	149.20	184.54	85.91	92.41	118.48	83.05	74.63
Retail trade	37.19	70.80	92.83	116.40	122.73	58.04	65.97	48.92
Fin., ins., real est.	65.00	162.55	239.71	94.03	66.21	96.22	105.30	66.20
Services	55.65	109.78	84.14	39.12	89.49	93.43	69.46	71.09
Unknown	472.12 *	344.54 *	1,517.89 *	0.00	0.00	0.00	472.12 *	0.00
Ownership								
For profit, incorporated	25.57	54.00	40.72	43.18	48.84	36.11	47.63	28.59
For profit, unincorporated	138.28	105.19	187.07	147.55	137.67	290.68	104.00	188.85
Nonprofit	65.43	328.28	187.76	110.77	139.49	97.40	143.06	75.79
Unknown	99.49	271.11 *	493.43 *	199.75	262.96	146.88	236.96	110.70
Age of firm								
Less than 5 years	61.22	81.60	145.04	207.14	218.61	375.82 *	94.76	126.36
5-9 years	66.22	91.46	105.44	165.15	223.53	138.57	91.25	115.24
10-19 years	56.34	147.22	82.68	126.01	110.61	257.02	47.62	100.52
20 or more years	49.91	114.06	84.31	49.82	95.97	99.56	66.25	67.29
Unknown	21.99	234.10	271.20	103.90	60.56	28.80	131.50	21.44
Multi/single status								
2 or more locations	36.72	234.44	231.80	81.31	77.35	37.03	87.49	37.68
1 location only	38.49	54.16	35.95	67.47	98.27	314.93	28.42	74.25
Percent full-time employees								
Less than 25%	108.73	312.46	215.74	208.31	286.15	211.51	184.66	142.03
25-49%	64.90	252.40	332.53	182.09	109.99	99.07	219.44	64.80
50-74%	79.95	132.30	164.15	149.07	195.66	111.36	137.26	93.04
75% or more	27.66	54.55	36.36	34.91	46.69	41.33	32.99	34.23
Union presence								
No union employees	26.09	49.14	35.36	41.44	64.62	42.82	29.14	31.14
Has union employees	87.44	177.66	258.22 *	147.32	84.09	119.00	122.45	99.94
Unknown	45.89	76.74	206.49	89.75	134.11	51.44	113.15	47.82
Percent low wage employees								
50% or more low wage	46.28	215.91	262.27	234.01	155.65	82.34	214.69	86.85
Less than 50% low wage	28.46	62.35	40.03	48.45	62.29	41.40	35.94	34.53
Unknown	52.66	112.18	187.41	100.20	59.93	54.60	102.72	54.13

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.D.2.a(1996) Average total employee contribution (in dollars) for exclusive-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	1,287.99	1,174.25	1,441.96	1,786.91	1,602.77	1,081.05	1,534.41	1,239.14
Industry group								
Agric., fish., forest.	1,700.23	1,122.73 *	160.53 *	1,300.62 *	1,713.86	2,109.40	1,516.11	1,753.66
Mining	1,607.33	2,580.00 *	144.00 *	0.00	3,744.22 *	960.34 *	415.79 *	1,737.53 *
Construction	1,153.41	907.16 *	1,375.44	1,388.75	1,294.55 *	901.73	1,067.08	1,301.33
Manufacturing	965.96	1,074.98 *	858.54	1,540.33	1,152.45	806.07	1,466.08	898.18
Transp., commu., util.	880.75	1,552.72	2,269.94	1,518.74 *	1,915.94	608.53	1,954.49	783.17
Wholesale trade	1,376.41	1,116.35	1,211.57	2,091.49	1,616.29	1,125.88	1,437.24	1,356.95
Retail trade	1,549.67	1,532.09	1,401.63	2,160.86	2,054.69	1,358.45	1,730.23	1,507.80
Fin., ins., real est.	1,449.98	1,702.28	1,960.50	1,871.85	1,163.45	1,438.14	2,007.46	1,391.61
Services	1,481.75	1,019.21	1,766.05	1,836.66	1,914.13	1,193.85	1,565.18	1,464.71
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	1,258.69	1,219.14	1,349.07	1,784.61	1,473.45	1,086.95	1,535.99	1,198.49
For profit, unincorporated	1,822.90	1,221.98	2,053.50	1,694.32	2,296.18	1,558.18	1,509.86	1,959.96
Nonprofit	1,341.18	899.54 *	2,115.01	1,812.18	1,780.05	1,025.41	1,652.55	1,314.88
Unknown	995.26	574.19 *	1,769.97 *	2,502.19	1,043.58	963.16	1,154.94	982.95
Age of firm								
Less than 5 years	1,590.53	1,047.39	1,587.31	2,406.92	1,044.57 *	1,138.00	1,648.62	1,505.55
5-9 years	1,650.24	1,439.52	1,576.69	1,826.01	1,919.87	1,184.88	1,629.27	1,689.58
10-19 years	1,636.19	1,265.32	1,486.73	1,519.15	2,462.91	1,206.00	1,427.90	1,823.63
20 or more years	1,370.76	1,068.18	1,367.16	1,662.03	1,652.70	1,164.20	1,443.06	1,355.19
Unknown	1,108.23	746.85 *	957.21 *	1,909.43	1,328.37	1,043.33	1,993.12	1,093.78
Multi/single status								
2 or more locations	1,176.00	1,277.17	1,421.36	1,572.23	1,491.33	1,081.25	1,769.24	1,163.01
1 location only	1,609.79	1,171.55	1,444.76	1,873.81	1,826.74	1,062.21 *	1,509.44	1,747.95
Percent full-time employees								
Less than 25%	1,878.09	2,500.89 *	919.68 *	2,636.14	2,449.24	1,225.83 *	2,266.99	1,752.36
25-49%	1,446.94	1,312.01 *	2,039.46	1,771.74	1,653.44	1,301.03	1,580.55	1,421.31
50-74%	1,572.66	1,562.94	1,133.64	2,076.45	2,099.03	1,334.70	1,643.66	1,559.49
75% or more	1,248.37	1,104.15	1,445.33	1,743.33	1,543.80	1,045.58	1,513.12	1,195.74
Union presence								
No union employees	1,522.29	1,269.91	1,483.67	1,959.56	1,681.71	1,301.32	1,630.53	1,485.55
Has union employees	679.94	351.32 *	813.82 *	760.54 *	939.08 *	626.70	690.32 *	678.83
Unknown	1,182.10	1,144.24	1,600.53	1,502.38	1,827.62	1,093.67	1,511.06	1,169.90
Percent low wage employees								
50% or more low wage	2,012.68	1,157.39 *	1,508.97	2,885.38	1,849.11	1,816.83	2,581.02	1,823.54
Less than 50% low wage	1,261.68	1,160.02	1,421.96	1,702.27	1,488.24	973.20	1,446.12	1,201.13
Unknown	1,238.89	1,335.10	1,604.29	1,599.99	1,836.00	1,132.88	1,555.29	1,228.01

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. D. 2. a(1996) Standard error for average total employee contribution (in dollars) for exclusive-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	39.69	89.90	43.43	106.34	85.83	49.72	61.52	50.37
Industry group								
Agric., fish., forest.	325.11	417.59 *	106.06 *	403.45 *	489.50	552.15	443.64	363.34
Mining	460.89	815.87 *	45.54 *	0.00	1,175.13 *	300.38 *	261.21 *	638.40 *
Construction	126.86	314.20 *	305.20	284.67	419.63 *	208.04	153.31	254.08
Manufacturing	61.22	557.83 *	122.94	277.53	127.24	79.52	281.60	54.93
Transp., commu., util.	148.77	418.61	454.76	527.97 *	482.82	176.34	240.93	162.18
Wholesale trade	134.93	283.43	335.33	270.26	363.57	115.56	155.17	149.53
Retail trade	65.04	132.28	134.46	244.49	143.10	112.50	126.07	94.00
Fin., ins., real est.	139.30	207.55	393.80	261.56	250.44	157.15	198.22	138.18
Services	93.68	116.43	153.54	79.45	120.50	94.72	111.38	104.42
Unknown	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ownership								
For profit, incorporated	31.50	104.21	88.02	107.95	114.34	40.64	69.52	45.67
For profit, unincorporated	136.26	286.71	431.56	347.85	287.16	226.76	242.76	147.03
Nonprofit	105.94	385.81 *	549.99	256.58	214.70	110.69	274.06	111.45
Unknown	138.07	309.20 *	587.25 *	618.55	242.13	159.97	296.48	148.94
Age of firm								
Less than 5 years	159.75	208.85	216.25	276.36	335.60 *	287.48	251.24	199.06
5-9 years	155.56	171.78	255.12	270.71	325.84	289.83	186.22	244.03
10-19 years	102.50	152.83	197.74	170.02	227.31	347.35	85.57	176.02
20 or more years	48.87	80.02	219.95	125.64	136.67	88.93	133.59	67.21
Unknown	40.45	309.52 *	320.23 *	268.35	108.83	55.65	250.72	40.77
Multi/single status								
2 or more locations	46.92	246.97	321.59	133.88	107.05	50.41	181.03	48.26
1 location only	43.61	93.65	52.25	117.52	107.21	366.65 *	59.38	45.78
Percent full-time employees								
Less than 25%	165.78	786.74 *	369.16 *	459.57	407.16	432.90 *	596.98	128.44
25-49%	138.30	510.34 *	543.98	376.00	191.33	159.58	398.37	158.23
50-74%	135.75	148.24	291.18	376.31	254.14	154.84	147.54	138.73
75% or more	46.29	100.73	57.12	92.72	99.16	58.77	73.18	57.98
Union presence								
No union employees	33.95	91.55	34.26	128.00	103.19	48.39	71.82	42.88
Has union employees	73.26	391.17 *	355.01 *	285.70 *	373.49 *	62.31	299.99 *	83.43
Unknown	105.17	218.33	332.77	411.23	179.34	103.52	194.51	107.00
Percent low wage employees								
50% or more low wage	140.00	678.17 *	220.05	521.03	262.82	226.19	434.11	171.07
Less than 50% low wage	38.96	102.94	43.70	86.32	114.97	57.10	66.21	47.40
Unknown	75.96	230.34	326.63	290.87	171.56	67.32	181.05	78.85

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.D.2.b(1996) Average total employee contribution (in dollars) for mixed-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	1,314.29	1,125.60	1,412.50	1,603.10	1,532.16	1,155.51	1,372.75	1,302.10
Industry group								
Agric., fish., forest.	1,056.60	1,005.49	1,347.38	2,065.71	1,410.56 *	910.09	1,255.01	954.14
Mining	861.61 *	113.35 *	2,553.37 *	1,291.60 *	1,525.77 *	276.23 *	1,448.16	823.61 *
Construction	1,586.79	1,121.92	1,309.46	1,590.68	1,756.24	1,880.16	1,327.93	1,785.17
Manufacturing	1,039.22	949.23	1,456.43	1,333.52	1,209.72	885.80	1,269.90	1,014.52
Transp., commu., util.	795.47	944.00	986.85 *	1,341.99	1,454.83	603.13	1,038.35	761.65
Wholesale trade	1,286.74	1,689.27	1,369.76	1,604.40	1,405.31	1,017.57	1,546.35	1,225.03
Retail trade	1,515.14	950.87	1,482.69	1,945.53	1,923.13	1,371.52	1,494.21	1,519.37
Fin., ins., real est.	1,595.27	771.12	1,826.43	1,304.60	1,787.00	1,643.58	1,302.05	1,651.81
Services	1,585.47	1,202.39	1,432.96	1,743.25	1,738.16	1,549.06	1,419.81	1,633.00
Unknown	842.87 *	842.87 *	0.00	0.00	0.00	0.00	842.87 *	0.00
Ownership								
For profit, incorporated	1,299.40	1,149.70	1,478.50	1,598.44	1,529.57	1,125.33	1,405.53	1,277.00
For profit, unincorporated	1,770.76	1,064.35	1,437.94	2,004.86	1,947.87	1,938.10	1,405.06	1,925.82
Nonprofit	1,367.54	912.31 *	800.08	1,397.64	1,511.87	1,363.87	1,030.21	1,422.97
Unknown	916.73	1,517.40	1,313.28 *	1,236.97	1,126.02 *	797.19	1,394.49	881.58
Age of firm								
Less than 5 years	1,348.43	1,102.55	1,504.66	1,472.97	1,621.71	1,146.09 *	1,301.96	1,410.04
5-9 years	1,433.37	1,004.90	1,241.64	1,716.53	1,785.79	1,154.87	1,352.56	1,507.07
10-19 years	1,327.22	1,309.94	1,548.37	1,435.08	1,506.12	824.26 *	1,439.19	1,247.15
20 or more years	1,386.69	1,038.56	1,421.89	1,670.29	1,576.90	1,151.38	1,344.95	1,396.88
Unknown	1,237.87	1,235.40	1,118.26	1,634.82	1,423.56	1,177.20	1,494.42	1,232.01
Multi/single status								
2 or more locations	1,255.20	1,417.18	1,405.15	1,541.88	1,518.22	1,142.61	1,466.53	1,247.66
1 location only	1,470.73	1,114.50	1,413.63	1,635.49	1,564.26	1,600.14	1,356.86	1,603.36
Percent full-time employees								
Less than 25%	1,602.25	1,504.66 *	542.64 *	1,455.09	2,266.70	1,565.17	1,102.73	1,759.83
25-49%	1,334.37	693.31	1,269.71	1,551.00	1,668.89	1,260.93	1,333.64	1,334.46
50-74%	1,236.55	667.86	1,232.16	1,577.50	1,515.64	1,086.98	1,070.00	1,271.34
75% or more	1,316.86	1,177.32	1,440.57	1,607.72	1,524.24	1,151.97	1,401.49	1,299.05
Union presence								
No union employees	1,532.10	1,232.48	1,498.88	1,664.86	1,720.22	1,384.85	1,445.26	1,561.87
Has union employees	805.33	300.01 *	808.24 *	1,192.20	829.13	757.69	911.18	792.79
Unknown	1,140.07	605.87 *	1,178.97	1,497.88	1,467.10	1,097.38	1,104.29	1,141.76
Percent low wage employees								
50% or more low wage	1,716.23	485.35	1,800.61	2,187.54	2,069.25	1,457.09	1,630.74	1,734.83
Less than 50% low wage	1,341.28	1,183.33	1,426.13	1,574.28	1,501.10	1,115.73	1,373.45	1,330.64
Unknown	1,224.75	826.26	1,181.89	1,583.02	1,494.89	1,165.97	1,260.22	1,222.90

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. D. 2. b(1996) Standard error for average total employee contribution (in dollars) for mixed-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	28.45	56.57	48.57	40.59	67.68	34.31	38.88	30.76
Industry group								
Agric., fish., forest.	163.26	285.37	347.23	495.78	429.83 *	237.23	237.33	278.33
Mining	323.23 *	236.09 *	823.22 *	397.50 *	523.41 *	142.53 *	353.76	410.28 *
Construction	166.54	266.96	211.23	232.26	180.00	342.57	162.62	211.59
Manufacturing	90.38	216.46	220.42	142.47	166.68	79.64	122.89	94.54
Transp., commu., util.	76.61	203.24	376.49 *	240.51	134.87	74.59	227.59	81.72
Wholesale trade	92.55	192.02	216.30	150.92	149.80	153.47	118.56	109.80
Retail trade	52.08	57.88	176.72	126.66	134.31	66.03	88.18	54.67
Fin., ins., real est.	60.11	208.83	302.81	197.31	126.12	79.73	171.76	53.73
Services	65.92	115.91	147.65	59.04	124.45	118.91	50.19	80.38
Unknown	366.22 *	366.22 *	0.00	0.00	0.00	0.00	366.22 *	0.00
Ownership								
For profit, incorporated	34.53	58.25	54.47	47.04	76.20	39.99	53.27	34.00
For profit, unincorporated	234.28	115.66	269.60	193.54	265.70	441.96	115.61	324.99
Nonprofit	87.32	314.74 *	200.03	61.57	160.04	150.90	164.81	109.22
Unknown	131.35	261.31	453.20 *	298.07	367.70 *	222.84	214.43	141.49
Age of firm								
Less than 5 years	110.55	139.42	190.10	123.02	248.71	410.69 *	121.95	179.28
5-9 years	88.56	149.68	156.78	211.86	285.94	191.62	124.62	148.32
10-19 years	65.82	172.01	77.67	154.24	163.15	264.32 *	77.52	101.54
20 or more years	56.92	112.85	87.17	34.73	115.82	75.87	59.73	68.54
Unknown	39.36	308.34	283.07	126.64	83.44	41.97	193.45	37.27
Multi/single status								
2 or more locations	49.11	296.78	268.63	108.08	114.05	35.83	103.03	49.94
1 location only	61.32	56.97	61.46	77.10	145.63	429.80	53.71	137.83
Percent full-time employees								
Less than 25%	197.50	460.83 *	298.44 *	309.77	470.88	316.49	214.40	281.73
25-49%	98.53	198.86	359.64	285.30	213.49	129.19	142.23	113.02
50-74%	84.93	163.04	324.62	153.60	205.35	197.02	213.73	125.74
75% or more	34.70	76.18	63.57	44.96	74.68	41.12	52.22	35.54
Union presence								
No union employees	34.79	56.21	57.85	39.42	84.37	78.42	36.35	42.86
Has union employees	49.44	174.99 *	245.55 *	185.08	104.34	87.81	188.77	67.98
Unknown	54.01	208.41 *	243.77	115.81	156.76	55.20	166.61	53.57
Percent low wage employees								
50% or more low wage	67.30	99.07	299.84	267.66	168.09	104.32	162.60	79.74
Less than 50% low wage	43.66	82.52	67.39	47.90	91.74	60.41	48.67	50.38
Unknown	52.08	226.29	239.93	132.38	118.41	51.73	126.87	49.64

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.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	1,140.34	1,096.19	1,095.19	1,382.86	1,082.69	1,116.56	1,159.63	1,135.15
Industry group								
Agric., fish., forest.	917.53						951.68	869.16 *
Mining	655.31 *						1,703.98	545.56 *
Construction	848.07						868.33	828.15
Manufacturing	1,109.47						910.42	1,129.45
Transp., commu., util.	878.98						1,116.96	851.81
Wholesale trade	1,083.13						917.36	1,156.22
Retail trade	1,406.15						1,322.38	1,431.98
Fin., ins., real est.	1,026.77						1,246.18	989.02
Services	1,288.82						1,341.79	1,266.40
Unknown	1,441.48 *						1,441.48 *	0.00
Ownership								
For profit, incorporated	1,126.11						1,085.28	1,136.01
For profit, unincorporated	1,329.15						1,328.25	1,330.03
Nonprofit	1,179.95						1,537.99	1,087.43
Unknown	1,015.76						624.00 *	1,081.85
Age of firm								
Less than 5 years	998.36						900.88	1,331.46
5-9 years	1,294.67						1,131.33	1,495.39
10-19 years	1,340.90						1,389.77	1,284.75
20 or more years	1,266.40						1,124.33	1,313.77
Unknown	991.77						1,242.14	985.49
Multi/single status								
2 or more locations	1,143.22						1,358.98	1,135.71
1 location only	1,133.71						1,134.82	1,131.88
Percent full-time employees								
Less than 25%	755.60						1,313.08 *	626.16
25-49%	972.43						1,017.62	960.03
50-74%	1,216.04						1,173.93	1,226.14
75% or more	1,145.50						1,161.05	1,141.26
Union presence								
No union employees	1,217.49						1,206.10	1,222.50
Has union employees	1,265.50						1,160.00	1,279.03 *
Unknown	896.31						640.97	912.83
Percent low wage employees								
50% or more low wage	1,470.82						1,070.17	1,600.81
Less than 50% low wage	1,067.77						1,190.65	1,014.08
Unknown	1,218.01						874.64	1,234.68

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. 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 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.D.3(1996) Percent of total premiums 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	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
Industry group								
Agric., fish., forest.	27.3%	23.9%	34.7%	23.6% *	27.0%	28.1%	27.2%	27.4%
Mining	15.5% *	2.6% *	40.5% *	44.2%	29.4%	6.7% *	28.0%	14.6% *
Construction	27.7%	20.9%	26.0%	30.7%	27.9%	31.5%	24.1%	31.2%
Manufacturing	21.7%	19.4%	24.8%	27.9%	24.9%	19.4%	25.2%	21.3%
Transp., commu., util.	16.0%	22.5%	28.7%	26.5%	30.1%	11.7%	26.4%	14.9%
Wholesale trade	26.1%	23.8%	25.3%	34.7%	29.1%	21.8%	27.3%	25.7%
Retail trade	32.1%	27.2%	29.7%	41.7%	41.7%	28.8%	33.1%	31.9%
Fin., ins., real est.	28.1%	18.1%	29.9%	29.7%	30.3%	27.9%	26.3%	28.4%
Services	28.9%	24.3%	27.6%	34.3%	34.1%	25.7%	28.6%	29.0%
Unknown	20.5% *	11.8% *	69.2% *	0.0%	0.0%	0.0%	20.5% *	0.0%
Ownership								
For profit, incorporated	25.7%	22.3%	28.0%	33.2%	31.0%	22.4%	27.8%	25.2%
For profit, unincorporated	34.7%	24.8%	32.0%	41.9%	35.3%	37.4%	30.5%	36.7%
Nonprofit	24.6%	26.6%	19.3%	27.5%	28.5%	21.6%	25.0%	24.5%
Unknown	19.3%	17.2% *	28.9% *	31.5%	23.8%	17.5%	22.7%	19.0%
Age of firm								
Less than 5 years	28.9%	22.9%	27.3%	35.6%	32.9%	24.9%	27.7%	30.8%
5-9 years	30.0%	22.6%	27.0%	34.8%	38.9%	22.0%	28.7%	31.3%
10-19 years	29.1%	27.1%	30.7%	31.0%	37.3%	17.4%	29.1%	29.1%
20 or more years	26.8%	20.0%	26.2%	32.2%	30.1%	23.6%	25.7%	27.0%
Unknown	23.5%	19.9%	24.3%	35.2%	27.6%	22.2%	33.4%	23.3%
Multi/single status								
2 or more locations	24.5%	24.6%	28.3%	32.0%	29.3%	22.5%	30.7%	24.3%
1 location only	29.1%	22.8%	27.4%	33.5%	33.4%	19.9% *	27.3%	31.5%
Percent full-time employees								
Less than 25%	29.5%	28.0%	17.5%	42.5%	46.3%	23.0%	29.3%	29.6%
25-49%	28.4%	18.9%	26.6%	33.2%	31.8%	27.4%	28.4%	28.4%
50-74%	26.7%	21.2%	26.1%	34.7%	34.8%	22.4%	25.3%	27.0%
75% or more	25.5%	23.1%	27.8%	32.8%	30.0%	22.3%	27.9%	25.0%
Union presence								
No union employees	30.2%	24.3%	29.6%	35.8%	33.9%	26.6%	29.5%	30.4%
Has union employees	16.8%	15.4%	14.0% *	18.7%	17.0%	16.7%	17.0%	16.8%
Unknown	22.0%	14.7%	21.6%	26.6%	30.3%	21.1%	21.0%	22.0%
Percent low wage employees								
50% or more low wage	37.7%	17.8%	36.2%	46.6%	40.0%	35.0%	38.6%	37.4%
Less than 50% low wage	25.7%	23.8%	27.7%	32.5%	29.4%	20.4%	27.5%	25.1%
Unknown	24.4%	16.7%	23.0%	30.2%	31.5%	23.3%	23.7%	24.5%

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.D.3(1996) Standard error for percent of total premiums 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	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
Industry group								
Agric., fish., forest.	2.47%	3.43%	5.32%	10.12% *	6.99%	6.32%	3.70%	5.20%
Mining	4.86% *	6.39% *	13.38% *	11.34%	6.00%	3.51% *	7.71%	4.79% *
Construction	1.94%	4.25%	2.88%	4.44%	2.42%	4.99%	1.82%	2.44%
Manufacturing	1.75%	2.91%	2.95%	3.11%	2.41%	1.98%	2.78%	1.77%
Transp., commu., util.	1.29%	3.76%	5.48%	3.78%	3.52%	1.61%	3.59%	1.52%
Wholesale trade	1.33%	2.75%	3.61%	1.83%	2.21%	2.40%	1.56%	1.62%
Retail trade	0.91%	1.91%	1.94%	2.66%	2.34%	1.36%	1.53%	1.12%
Fin., ins., real est.	1.32%	3.31%	5.35%	2.22%	1.54%	1.60%	2.52%	1.35%
Services	1.20%	2.63%	1.63%	0.90%	1.53%	1.92%	1.49%	1.54%
Unknown	8.05% *	7.47% *	21.88% *	0.00%	0.00%	0.00%	8.05% *	0.00%
Ownership								
For profit, incorporated	0.47%	1.20%	0.82%	0.79%	0.95%	0.65%	0.87%	0.52%
For profit, unincorporated	2.67%	2.10%	4.35%	3.45%	3.23%	5.35%	2.04%	3.50%
Nonprofit	1.25%	7.13%	3.37%	2.17%	2.20%	1.53%	3.18%	1.53%
Unknown	1.88%	6.46% *	9.78% *	5.24%	4.24%	2.71%	5.09%	2.01%
Age of firm								
Less than 5 years	1.19%	2.07%	3.02%	4.22%	3.94%	5.99%	1.62%	2.42%
5-9 years	1.31%	2.45%	2.64%	3.00%	6.40%	2.94%	2.16%	2.24%
10-19 years	1.17%	3.29%	1.89%	2.25%	3.02%	4.39%	1.02%	2.19%
20 or more years	0.92%	2.49%	1.51%	1.08%	1.92%	1.70%	1.16%	1.22%
Unknown	0.39%	4.46%	7.24%	1.98%	1.22%	0.44%	2.54%	0.39%
Multi/single status								
2 or more locations	0.65%	4.77%	4.08%	1.53%	1.21%	0.69%	1.66%	0.67%
1 location only	0.82%	1.20%	0.71%	1.48%	1.95%	6.45% *	0.53%	1.57%
Percent full-time employees								
Less than 25%	2.09%	6.78%	4.72%	5.02%	4.75%	3.04%	4.14%	1.93%
25-49%	1.41%	5.17%	6.62%	3.80%	3.36%	2.13%	4.22%	1.59%
50-74%	1.89%	2.96%	3.37%	3.25%	3.53%	2.51%	3.12%	2.30%
75% or more	0.52%	1.23%	0.78%	0.68%	0.89%	0.76%	0.59%	0.64%
Union presence								
No union employees	0.50%	1.14%	0.80%	0.74%	1.26%	0.69%	0.62%	0.59%
Has union employees	1.66%	3.54%	5.46% *	2.93%	1.42%	2.24%	2.60%	1.87%
Unknown	0.76%	1.50%	3.89%	2.16%	2.84%	0.85%	2.28%	0.80%
Percent low wage employees								
50% or more low wage	0.92%	4.88%	5.29%	3.68%	3.88%	1.46%	3.23%	1.81%
Less than 50% low wage	0.63%	1.40%	0.82%	0.96%	1.27%	0.90%	0.70%	0.77%
Unknown	0.98%	2.32%	3.56%	2.09%	1.60%	1.00%	1.81%	1.03%

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.D.3(1996) Percent of total premiums 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	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
Industry group								
Agric., fish., forest.	27.3%	23.9%	34.7%	23.6% *	27.0%	28.1%	27.2%	27.4%
Mining	15.5% *	2.6% *	40.5% *	44.2%	29.4%	6.7% *	28.0%	14.6% *
Construction	27.7%	20.9%	26.0%	30.7%	27.9%	31.5%	24.1%	31.2%
Manufacturing	21.7%	19.4%	24.8%	27.9%	24.9%	19.4%	25.2%	21.3%
Transp., commu., util.	16.0%	22.5%	28.7%	26.5%	30.1%	11.7%	26.4%	14.9%
Wholesale trade	26.1%	23.8%	25.3%	34.7%	29.1%	21.8%	27.3%	25.7%
Retail trade	32.1%	27.2%	29.7%	41.7%	41.7%	28.8%	33.1%	31.9%
Fin., ins., real est.	28.1%	18.1%	29.9%	29.7%	30.3%	27.9%	26.3%	28.4%
Services	28.9%	24.3%	27.6%	34.3%	34.1%	25.7%	28.6%	29.0%
Unknown	20.5% *	11.8% *	69.2% *	0.0%	0.0%	0.0%	20.5% *	0.0%
Ownership								
For profit, incorporated	25.7%	22.3%	28.0%	33.2%	31.0%	22.4%	27.8%	25.2%
For profit, unincorporated	34.7%	24.8%	32.0%	41.9%	35.3%	37.4%	30.5%	36.7%
Nonprofit	24.6%	26.6%	19.3%	27.5%	28.5%	21.6%	25.0%	24.5%
Unknown	19.3%	17.2% *	28.9% *	31.5%	23.8%	17.5%	22.7%	19.0%
Age of firm								
Less than 5 years	28.9%	22.9%	27.3%	35.6%	32.9%	24.9%	27.7%	30.8%
5-9 years	30.0%	22.6%	27.0%	34.8%	38.9%	22.0%	28.7%	31.3%
10-19 years	29.1%	27.1%	30.7%	31.0%	37.3%	17.4%	29.1%	29.1%
20 or more years	26.8%	20.0%	26.2%	32.2%	30.1%	23.6%	25.7%	27.0%
Unknown	23.5%	19.9%	24.3%	35.2%	27.6%	22.2%	33.4%	23.3%
Multi/single status								
2 or more locations	24.5%	24.6%	28.3%	32.0%	29.3%	22.5%	30.7%	24.3%
1 location only	29.1%	22.8%	27.4%	33.5%	33.4%	19.9% *	27.3%	31.5%
Percent full-time employees								
Less than 25%	29.5%	28.0%	17.5%	42.5%	46.3%	23.0%	29.3%	29.6%
25-49%	28.4%	18.9%	26.6%	33.2%	31.8%	27.4%	28.4%	28.4%
50-74%	26.7%	21.2%	26.1%	34.7%	34.8%	22.4%	25.3%	27.0%
75% or more	25.5%	23.1%	27.8%	32.8%	30.0%	22.3%	27.9%	25.0%
Union presence								
No union employees	30.2%	24.3%	29.6%	35.8%	33.9%	26.6%	29.5%	30.4%
Has union employees	16.8%	15.4%	14.0% *	18.7%	17.0%	16.7%	17.0%	16.8%
Unknown	22.0%	14.7%	21.6%	26.6%	30.3%	21.1%	21.0%	22.0%
Percent low wage employees								
50% or more low wage	37.7%	17.8%	36.2%	46.6%	40.0%	35.0%	38.6%	37.4%
Less than 50% low wage	25.7%	23.8%	27.7%	32.5%	29.4%	20.4%	27.5%	25.1%
Unknown	24.4%	16.7%	23.0%	30.2%	31.5%	23.3%	23.7%	24.5%

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.D.3(1996) Standard error for percent of total premiums 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	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
Industry group								
Agric., fish., forest.	2.47%	3.43%	5.32%	10.12% *	6.99%	6.32%	3.70%	5.20%
Mining	4.86% *	6.39% *	13.38% *	11.34%	6.00%	3.51% *	7.71%	4.79% *
Construction	1.94%	4.25%	2.88%	4.44%	2.42%	4.99%	1.82%	2.44%
Manufacturing	1.75%	2.91%	2.95%	3.11%	2.41%	1.98%	2.78%	1.77%
Transp., commu., util.	1.29%	3.76%	5.48%	3.78%	3.52%	1.61%	3.59%	1.52%
Wholesale trade	1.33%	2.75%	3.61%	1.83%	2.21%	2.40%	1.56%	1.62%
Retail trade	0.91%	1.91%	1.94%	2.66%	2.34%	1.36%	1.53%	1.12%
Fin., ins., real est.	1.32%	3.31%	5.35%	2.22%	1.54%	1.60%	2.52%	1.35%
Services	1.20%	2.63%	1.63%	0.90%	1.53%	1.92%	1.49%	1.54%
Unknown	8.05% *	7.47% *	21.88% *	0.00%	0.00%	0.00%	8.05% *	0.00%
Ownership								
For profit, incorporated	0.47%	1.20%	0.82%	0.79%	0.95%	0.65%	0.87%	0.52%
For profit, unincorporated	2.67%	2.10%	4.35%	3.45%	3.23%	5.35%	2.04%	3.50%
Nonprofit	1.25%	7.13%	3.37%	2.17%	2.20%	1.53%	3.18%	1.53%
Unknown	1.88%	6.46% *	9.78% *	5.24%	4.24%	2.71%	5.09%	2.01%
Age of firm								
Less than 5 years	1.19%	2.07%	3.02%	4.22%	3.94%	5.99%	1.62%	2.42%
5-9 years	1.31%	2.45%	2.64%	3.00%	6.40%	2.94%	2.16%	2.24%
10-19 years	1.17%	3.29%	1.89%	2.25%	3.02%	4.39%	1.02%	2.19%
20 or more years	0.92%	2.49%	1.51%	1.08%	1.92%	1.70%	1.16%	1.22%
Unknown	0.39%	4.46%	7.24%	1.98%	1.22%	0.44%	2.54%	0.39%
Multi/single status								
2 or more locations	0.65%	4.77%	4.08%	1.53%	1.21%	0.69%	1.66%	0.67%
1 location only	0.82%	1.20%	0.71%	1.48%	1.95%	6.45% *	0.53%	1.57%
Percent full-time employees								
Less than 25%	2.09%	6.78%	4.72%	5.02%	4.75%	3.04%	4.14%	1.93%
25-49%	1.41%	5.17%	6.62%	3.80%	3.36%	2.13%	4.22%	1.59%
50-74%	1.89%	2.96%	3.37%	3.25%	3.53%	2.51%	3.12%	2.30%
75% or more	0.52%	1.23%	0.78%	0.68%	0.89%	0.76%	0.59%	0.64%
Union presence								
No union employees	0.50%	1.14%	0.80%	0.74%	1.26%	0.69%	0.62%	0.59%
Has union employees	1.66%	3.54%	5.46% *	2.93%	1.42%	2.24%	2.60%	1.87%
Unknown	0.76%	1.50%	3.89%	2.16%	2.84%	0.85%	2.28%	0.80%
Percent low wage employees								
50% or more low wage	0.92%	4.88%	5.29%	3.68%	3.88%	1.46%	3.23%	1.81%
Less than 50% low wage	0.63%	1.40%	0.82%	0.96%	1.27%	0.90%	0.70%	0.77%
Unknown	0.98%	2.32%	3.56%	2.09%	1.60%	1.00%	1.81%	1.03%

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.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%	30.1% *	4.0% *	31.4% *	39.4%	57.2%	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 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.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%	11.17% *	2.55% *	10.36% *	11.72%	15.17%	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 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.D.3.b(1996) Percent of total premiums for mixed-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	26.2%	22.0%	28.2%	32.3%	31.3%	22.8%	27.3%	26.0%
Industry group								
Agric., fish., forest.	25.9%	21.3%	36.4%	48.2%	28.5%	23.5%	29.3%	24.0%
Mining	17.0% *	2.3% *	43.8% *	41.1%	32.5%	4.9% *	27.0% *	16.3% *
Construction	31.4%	22.8%	27.3%	33.5%	34.6%	33.5%	27.3%	34.4%
Manufacturing	21.9%	17.5% *	29.7%	27.5%	26.4%	18.5%	25.4%	21.5%
Transp., commu., util.	15.3%	20.3% *	22.6% *	26.5%	28.6%	11.3%	22.6%	14.4%
Wholesale trade	26.0%	30.1%	27.4%	33.0%	29.4%	20.4%	29.9%	25.1%
Retail trade	31.8%	20.8%	31.6%	40.5%	40.7%	28.7%	32.2%	31.8%
Fin., ins., real est.	29.1%	12.8% *	32.9%	25.6%	34.1%	29.3%	22.9%	30.4%
Services	30.4%	24.3%	26.4%	33.3%	33.7%	29.5%	27.5%	31.2%
Unknown	16.8% *	16.8% *	0.0%	0.0%	0.0%	0.0%	16.8% *	0.0%
Ownership								
For profit, incorporated	26.3%	22.0%	29.7%	32.5%	32.4%	22.4%	27.9%	25.9%
For profit, unincorporated	35.4%	23.4%	30.9%	40.9%	34.7%	39.2%	30.5%	37.2%
Nonprofit	25.1%	18.2% *	14.2%	25.6%	27.9%	25.0%	19.1%	26.1%
Unknown	18.0%	29.0%	26.0% *	28.4%	22.3%	15.6% *	27.6%	17.3%
Age of firm								
Less than 5 years	27.7%	23.2%	29.1%	28.3%	37.0%	25.2% *	26.7%	28.9%
5-9 years	27.9%	19.2%	24.7%	33.3%	36.4%	21.1%	26.7%	29.0%
10-19 years	27.0%	25.5%	31.5%	29.5%	32.3%	16.1%	28.7%	25.7%
20 or more years	27.5%	19.8%	27.5%	33.2%	32.2%	22.5%	26.1%	27.8%
Unknown	24.8%	22.4%	28.3%	35.5%	28.6%	23.4%	32.5%	24.6%
Multi/single status								
2 or more locations	25.1%	27.7%	30.4%	31.9%	30.6%	22.7%	30.0%	24.9%
1 location only	29.2%	21.8%	27.9%	32.5%	33.1%	26.2%	26.8%	32.1%
Percent full-time employees								
Less than 25%	29.3%	33.0% *	11.8% *	27.8%	46.1%	25.9%	22.8%	31.0%
25-49%	29.6%	15.3% *	26.0% *	31.5%	35.5%	28.8%	28.4%	29.7%
50-74%	25.6%	11.7% *	26.1%	32.0%	30.5%	23.6%	20.4%	26.8%
75% or more	26.2%	23.2%	28.6%	32.4%	31.2%	22.5%	27.9%	25.8%
Union presence								
No union employees	31.1%	24.2%	30.5%	34.2%	35.1%	28.1%	29.1%	31.8%
Has union employees	16.0%	5.6% *	15.4% *	22.5%	17.5%	14.8%	17.1%	15.9%
Unknown	22.1%	11.8% *	20.9%	27.3%	29.0%	21.3%	20.5%	22.2%
Percent low wage employees								
50% or more low wage	38.0%	10.8%	39.1%	44.3%	42.5%	35.5%	35.3%	38.7%
Less than 50% low wage	27.0%	23.4%	28.7%	32.1%	31.0%	22.0%	27.5%	26.8%
Unknown	23.9%	13.6% *	21.6%	29.5%	29.7%	22.8%	22.5%	23.9%

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. D. 3. b(1996) Standard error for percent of total premiums for mixed-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	0.56%	1.00%	0.96%	0.67%	1.26%	0.53%	0.74%	0.61%
Industry group								
Agric., fish., forest.	3.97%	6.30%	7.92%	11.71%	7.94%	5.38%	5.58%	4.71%
Mining	5.60% *	10.35% *	14.85% *	11.16%	9.53%	3.18% *	10.30% *	6.84% *
Construction	3.58%	4.59%	3.48%	4.64%	5.35%	5.33%	3.45%	4.59%
Manufacturing	1.81%	6.15% *	5.37%	2.99%	3.72%	1.63%	2.71%	1.86%
Transp., commu., util.	1.79%	6.45% *	7.84% *	5.19%	3.22%	1.77%	4.91%	1.81%
Wholesale trade	1.81%	2.87%	4.80%	2.79%	2.79%	2.94%	1.97%	2.14%
Retail trade	1.17%	1.45%	3.12%	2.56%	2.46%	1.73%	1.67%	1.28%
Fin., ins., real est.	1.33%	3.92% *	6.47%	3.76%	2.34%	1.39%	3.62%	1.02%
Services	1.18%	2.49%	3.19%	1.05%	2.24%	1.83%	1.04%	1.55%
Unknown	7.83% *	7.83% *	0.00%	0.00%	0.00%	0.00%	7.83% *	0.00%
Ownership								
For profit, incorporated	0.65%	1.03%	1.05%	0.82%	1.43%	0.57%	0.99%	0.64%
For profit, unincorporated	4.06%	2.92%	6.26%	4.74%	3.79%	7.20%	3.36%	5.29%
Nonprofit	1.10%	6.33% *	3.49%	1.28%	3.11%	1.11%	3.47%	1.42%
Unknown	2.67%	5.39%	9.22% *	6.72%	6.18%	4.80% *	4.37%	2.76%
Age of firm								
Less than 5 years	2.36%	3.07%	3.95%	2.97%	5.73%	8.40% *	2.57%	3.62%
5-9 years	1.85%	3.44%	3.51%	3.71%	6.14%	4.31%	2.89%	3.00%
10-19 years	1.31%	3.01%	2.21%	3.10%	4.34%	4.60%	1.62%	2.56%
20 or more years	1.04%	2.13%	1.81%	0.79%	2.32%	1.34%	1.13%	1.26%
Unknown	0.80%	5.84%	7.12%	2.41%	1.38%	0.88%	3.75%	0.81%
Multi/single status								
2 or more locations	0.78%	6.60%	4.47%	2.28%	1.66%	0.53%	1.77%	0.80%
1 location only	1.06%	1.03%	1.28%	1.67%	2.75%	6.97%	1.01%	2.45%
Percent full-time employees								
Less than 25%	3.50%	11.03% *	6.63% *	6.98%	9.77%	4.88%	4.09%	4.76%
25-49%	2.27%	5.92% *	7.84% *	6.90%	4.48%	3.01%	3.53%	2.65%
50-74%	1.64%	3.97% *	5.51%	3.52%	3.92%	3.94%	4.34%	2.77%
75% or more	0.59%	1.43%	1.28%	0.82%	1.39%	0.57%	0.98%	0.60%
Union presence								
No union employees	0.60%	1.03%	1.21%	0.75%	1.49%	1.22%	0.74%	0.75%
Has union employees	1.33%	3.86% *	5.40% *	3.53%	1.96%	2.40%	3.81%	1.65%
Unknown	0.99%	4.06% *	4.90%	1.78%	2.70%	1.06%	3.25%	0.99%
Percent low wage employees								
50% or more low wage	1.55%	2.50%	5.74%	4.99%	4.04%	2.83%	3.00%	1.92%
Less than 50% low wage	0.99%	1.59%	1.39%	0.82%	1.77%	1.30%	0.97%	1.13%
Unknown	0.82%	5.22% *	4.41%	2.07%	2.22%	0.80%	2.33%	0.80%

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.D.3.c(1996) Percent of total premiums for any-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	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
Industry group								
Agric., fish., forest.	19.4%						21.0%	17.3% *
Mining	10.9% *						31.3% *	9.0% *
Construction	19.0%						17.6%	20.7% *
Manufacturing	22.8%						18.5%	23.2%
Transp., commu., util.	16.3%						24.3%	15.5%
Wholesale trade	22.4%						18.7%	24.0%
Retail trade	31.4%						28.3%	32.4%
Fin., ins., real est.	23.2%						23.3%	23.2%
Services	24.3%						27.0%	23.2%
Unknown	25.9% *						25.9% *	0.0%
				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	23.3%						22.0%	23.6%
For profit, unincorporated	27.5%						27.4%	27.6%
Nonprofit	21.0%						31.0%	18.8%
Unknown	21.3%						13.4% *	22.6%
Age of firm								
Less than 5 years	21.6%						18.9%	32.4%
5-9 years	29.2%						24.5%	35.5%
10-19 years	28.3%						28.3%	28.2%
20 or more years	23.8%						22.0%	24.4%
Unknown	21.0%						27.4%	20.8%
Multi/single status								
2 or more locations	23.3%						27.0%	23.1%
1 location only	22.9%						23.2%	22.4%
Percent full-time employees								
Less than 25%	21.0%						26.5%	19.0%
25-49%	22.2%						21.4%	22.4%
50-74%	23.2%						23.3%	23.2%
75% or more	23.2%						23.7%	23.1%
Union presence								
No union employees	24.9%						24.6%	25.0%
Has union employees	23.7%						23.5%	23.8%
Unknown	18.8%						12.9%	19.2%
Percent low wage employees								
50% or more low wage	30.6%						25.0%	32.1%
Less than 50% low wage	21.5%						24.0%	20.5%
Unknown	24.9%						18.0%	25.3%

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.D.3.c(1996) Standard error for percent of total premiums for any-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	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
Industry group								
Agric., fish., forest.	5.36%						6.22%	9.45% *
Mining	5.72% *						9.84% *	5.08% *
Construction	3.31%						2.45%	6.85% *
Manufacturing	3.56%						3.36%	3.97%
Transp., commu., util.	2.23%						6.07%	2.50%
Wholesale trade	2.16%						3.58%	2.52%
Retail trade	1.02%						3.28%	1.17%
Fin., ins., real est.	2.77%						2.20%	3.19%
Services	1.96%						4.06%	2.25%
Unknown	9.37% *						9.37% *	0.00%
Ownership								
For profit, incorporated	1.21%						1.33%	1.68%
For profit, unincorporated	3.14%						3.99%	4.38%
Nonprofit	2.05%						6.32%	3.43%
Unknown	3.54%						11.26% *	3.56%
Age of firm								
Less than 5 years	2.38%						2.22%	5.11%
5-9 years	4.22%						2.40%	7.86%
10-19 years	3.34%						3.80%	6.23%
20 or more years	3.19%						1.51%	4.07%
Unknown	0.78%						4.06%	0.78%
Multi/single status								
2 or more locations	1.78%						4.01%	1.79%
1 location only	1.56%						1.84%	4.04%
Percent full-time employees								
Less than 25%	3.73%						7.82%	2.85%
25-49%	2.67%						5.01%	4.01%
50-74%	3.60%						3.15%	4.50%
75% or more	1.32%						1.60%	1.88%
Union presence								
No union employees	0.82%						1.52%	1.51%
Has union employees	5.62%						6.46%	6.54%
Unknown	1.65%						3.57%	1.83%
Percent low wage employees								
50% or more low wage	2.55%						3.64%	2.92%
Less than 50% low wage	0.72%						1.60%	1.38%
Unknown	2.59%						3.60%	2.73%

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.D.4(1996) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage 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	56.1%	46.9%	47.8%	48.9%	52.6%	62.4%	47.7%	58.3%
Industry group								
Agric., fish., forest.	54.6%	49.9%	55.5%	38.2%	54.2%	62.4%	49.5%	58.3%
Mining	75.6%	52.8%	64.7%	66.7%	79.5%	77.0%	58.9%	77.4%
Construction	56.8%	56.6%	50.7%	56.3%	57.4%	63.3%	55.2%	58.6%
Manufacturing	62.9%	51.5%	49.9%	52.2%	58.9%	68.4%	51.0%	64.6%
Transp., commu., util.	64.7%	46.4%	62.4%	54.7%	52.5%	70.0%	55.8%	66.0%
Wholesale trade	59.3%	54.2%	55.5%	53.3%	55.4%	66.4%	54.3%	61.0%
Retail trade	53.0%	42.8%	44.5%	47.9%	47.5%	58.1%	45.2%	55.2%
Fin., ins., real est.	57.7%	44.0%	49.6%	55.4%	58.2%	60.5%	48.8%	59.5%
Services	48.2%	43.9%	41.9%	42.8%	45.2%	54.7%	42.3%	50.3%
Unknown	43.6%	47.9%	24.2% *	0.0%	0.0%	0.0%	43.6%	0.0%
Ownership								
For profit, incorporated	57.4%	47.6%	48.1%	49.7%	54.2%	63.6%	48.5%	59.9%
For profit, unincorporated	48.7%	43.1%	47.9%	48.8%	48.9%	53.8%	44.1%	51.5%
Nonprofit	50.3%	50.1%	44.2%	45.0%	47.0%	55.2%	45.7%	51.1%
Unknown	60.7%	46.2%	48.6%	40.4%	59.1%	64.7%	45.6%	62.7%
Age of firm								
Less than 5 years	47.5%	46.6%	43.5%	46.8%	52.2%	54.9%	45.3%	51.5%
5-9 years	47.7%	45.2%	47.5%	45.4%	47.4%	59.8%	45.8%	50.2%
10-19 years	48.0%	46.1%	46.3%	47.0%	46.5%	56.5%	46.2%	49.7%
20 or more years	55.5%	48.9%	48.9%	50.0%	52.9%	62.6%	49.7%	57.2%
Unknown	61.0%	47.9%	59.9%	53.0%	55.4%	62.7%	54.1%	61.2%
Multi/single status								
2 or more locations	59.8%	48.6%	50.7%	51.9%	54.5%	62.4%	51.5%	60.1%
1 location only	48.2%	46.9%	47.4%	47.4%	48.9%	60.4%	47.2%	49.6%
Percent full-time employees								
Less than 25%	49.5%	39.1%	43.5%	36.7%	40.3%	61.4%	40.1%	53.0%
25-49%	52.0%	45.4%	37.0%	36.5%	52.1%	58.9%	39.0%	55.1%
50-74%	52.4%	44.2%	43.3%	43.5%	49.6%	59.6%	43.3%	54.8%
75% or more	56.7%	47.4%	48.6%	50.1%	53.1%	62.8%	48.5%	58.9%
Union presence								
No union employees	51.9%	45.8%	46.8%	47.0%	50.9%	59.1%	46.5%	54.1%
Has union employees	67.5%	69.8%	60.6%	67.2%	63.9%	69.4%	66.8%	67.6%
Unknown	60.4%	43.7%	48.5%	51.0%	50.1%	63.0%	45.3%	61.4%
Percent low wage employees								
50% or more low wage	42.2%	40.8%	37.5%	35.3%	39.4%	50.0%	37.7%	43.6%
Less than 50% low wage	55.2%	47.3%	48.0%	49.9%	54.4%	63.4%	48.4%	58.0%
Unknown	60.1%	46.9%	51.0%	51.4%	52.0%	62.6%	48.0%	60.8%

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.D.4(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage 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	0.37%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
Industry group								
Agric., fish., forest.	2.68%	3.06%	4.24%	6.18%	10.42%	9.24%	2.16%	4.30%
Mining	4.28%	12.06%	12.73%	15.85%	9.09%	6.32%	7.71%	4.72%
Construction	1.30%	3.04%	2.76%	2.58%	2.35%	3.86%	2.26%	1.93%
Manufacturing	0.58%	3.69%	2.63%	1.41%	1.12%	0.78%	2.02%	0.66%
Transp., commu., util.	1.15%	4.39%	3.57%	4.03%	5.01%	1.45%	2.89%	1.49%
Wholesale trade	0.96%	3.36%	2.63%	1.17%	2.12%	1.14%	2.40%	0.98%
Retail trade	0.87%	1.98%	1.58%	1.28%	2.60%	1.03%	1.15%	0.97%
Fin., ins., real est.	0.66%	1.45%	2.12%	2.03%	1.99%	0.51%	1.79%	0.53%
Services	0.69%	1.84%	0.84%	1.90%	1.58%	0.91%	0.98%	0.80%
Unknown	8.81%	9.14%	8.87% *	0.00%	0.00%	0.00%	8.81%	0.00%
Ownership								
For profit, incorporated	0.41%	0.88%	0.88%	1.17%	0.92%	0.55%	0.87%	0.41%
For profit, unincorporated	1.14%	2.52%	3.51%	3.47%	3.34%	2.92%	1.72%	1.96%
Nonprofit	1.01%	3.83%	2.84%	2.17%	1.67%	1.22%	2.10%	0.92%
Unknown	1.42%	4.59%	9.52%	7.06%	2.95%	1.77%	3.71%	1.68%
Age of firm								
Less than 5 years	1.58%	1.85%	1.71%	3.83%	3.29%	5.34%	1.87%	2.17%
5-9 years	1.21%	1.59%	1.90%	2.05%	2.83%	3.30%	1.28%	1.54%
10-19 years	1.26%	1.53%	1.57%	2.44%	2.57%	3.67%	1.27%	2.13%
20 or more years	0.56%	2.04%	0.99%	0.82%	1.25%	0.99%	0.97%	0.68%
Unknown	0.56%	4.02%	4.12%	2.80%	1.74%	0.44%	2.29%	0.57%
Multi/single status								
2 or more locations	0.29%	2.22%	1.94%	1.33%	1.09%	0.52%	1.28%	0.31%
1 location only	0.97%	1.13%	0.85%	1.38%	1.61%	6.51%	1.03%	1.17%
Percent full-time employees								
Less than 25%	2.11%	4.51%	6.06%	3.01%	4.92%	1.87%	3.68%	2.03%
25-49%	1.57%	3.99%	4.38%	3.01%	4.66%	2.81%	2.77%	1.80%
50-74%	1.42%	1.49%	1.90%	1.29%	2.53%	1.69%	1.30%	1.54%
75% or more	0.39%	1.13%	0.79%	1.22%	0.90%	0.56%	0.93%	0.37%
Union presence								
No union employees	0.43%	0.96%	0.51%	1.10%	0.63%	0.59%	0.67%	0.37%
Has union employees	1.27%	4.62%	5.44%	3.18%	1.86%	2.14%	3.18%	1.33%
Unknown	0.54%	2.78%	2.97%	2.95%	2.44%	0.55%	2.59%	0.46%
Percent low wage employees								
50% or more low wage	1.27%	3.49%	3.77%	2.34%	2.40%	2.60%	2.28%	1.66%
Less than 50% low wage	0.46%	1.26%	0.63%	1.17%	1.21%	0.82%	0.94%	0.47%
Unknown	0.38%	1.82%	3.46%	2.25%	1.25%	0.45%	1.96%	0.38%

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. D. 4. a(1996) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution 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	19.3%	48.0%	41.9%	22.1%	14.5%	14.7%	39.5%	14.9%
Industry group								
Agric., fish., forest.	21.5%	59.5%	35.7%	44.8%	0.8% *	1.6% *	50.0%	3.9% *
Mining	46.3%	88.3%	15.5% *	16.6% *	15.0% *	65.6% *	40.4%	46.8%
Construction	33.3%	52.2%	47.1%	38.9%	29.3%	2.0% *	48.0%	18.7%
Manufacturing	18.1%	32.5%	36.3%	25.8%	19.6%	14.8%	34.1%	16.3%
Transp., commu., util.	35.4%	50.9%	49.4%	17.9%	12.4% *	39.6%	42.6%	34.5%
Wholesale trade	15.6%	36.4%	42.6%	16.5%	10.4% *	10.2% *	33.7%	10.4%
Retail trade	16.9%	44.5%	44.8%	15.0%	8.5%	13.7%	35.5%	12.8%
Fin., ins., real est.	11.0%	51.7%	34.7%	20.9% *	12.3% *	3.0%	37.1%	6.7%
Services	17.7%	51.9%	42.0%	21.7%	11.6%	8.7% *	42.1%	10.6%
Unknown	44.3% *	49.2% *	0.0%	0.0%	0.0%	0.0%	44.3% *	0.0%
Ownership								
For profit, incorporated	18.6%	46.3%	41.2%	22.4%	14.6%	13.7%	38.4%	14.2%
For profit, unincorporated	21.7%	50.2%	41.3%	10.9%	10.1% *	12.2% *	41.5%	11.2% *
Nonprofit	19.3%	54.9%	53.0%	26.8%	16.4%	12.8% *	47.6%	15.0%
Unknown	30.0%	52.9%	15.9% *	15.6% *	12.4% *	34.6%	37.3%	29.3%
Age of firm								
Less than 5 years	28.0%	46.1%	35.6%	14.1% *	17.4% *	8.2% *	38.8%	10.7% *
5-9 years	27.8%	52.3%	43.8%	19.4%	10.7% *	12.9% *	41.3%	12.4% *
10-19 years	29.1%	44.2%	40.6%	29.0%	9.1% *	29.9%	40.1%	19.7%
20 or more years	20.2%	50.1%	42.7%	24.0%	17.0%	13.1%	40.2%	15.1%
Unknown	14.8%	48.9%	48.7%	13.6%	13.2%	14.7%	27.4%	14.5%
Multi/single status								
2 or more locations	14.8%	41.2%	40.8%	18.4%	13.0%	14.5%	28.5%	14.4%
1 location only	31.2%	48.3%	42.0%	24.0%	17.8%	21.2% *	41.0%	18.1%
Percent full-time employees								
Less than 25%	32.1%	56.8%	60.9%	24.7%	8.2% *	33.1%	49.0%	27.3%
25-49%	15.9%	64.7%	50.0%	18.8%	9.6%	10.6% *	45.4%	10.8%
50-74%	20.0%	53.8%	46.5%	27.8%	13.5%	13.5% *	48.0%	14.1%
75% or more	19.2%	46.8%	41.1%	21.7%	14.8%	14.7%	38.4%	15.0%
Union presence								
No union employees	17.2%	46.3%	38.7%	19.5%	12.0%	7.3%	37.1%	9.9%
Has union employees	28.1%	54.7%	64.2%	45.6%	27.3%	22.8%	55.1%	24.9%
Unknown	18.9%	62.2%	52.7%	18.6% *	11.2% *	18.1%	47.7%	17.5%
Percent low wage employees								
50% or more low wage	14.5%	61.9%	39.4%	14.8%	8.5%	7.9% *	36.0%	8.6%
Less than 50% low wage	21.1%	46.8%	41.6%	23.3%	15.8%	12.8%	39.6%	14.5%
Unknown	17.2%	53.2%	44.8%	18.0% *	11.9%	16.6%	40.3%	16.1%

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. D. 4. a(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution 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	0.83%	2.57%	1.72%	1.49%	1.46%	1.29%	1.58%	1.03%
Industry group								
Agric., fish., forest.	6.21%	6.24%	10.40%	12.26%	0.39% *	2.04% *	5.44%	3.94% *
Mining	8.68%	13.76%	5.78% *	5.33% *	10.43% *	12.18%	11.84%	9.30%
Construction	3.51%	6.48%	4.83%	7.53%	6.13%	1.21% *	3.83%	3.49%
Manufacturing	1.27%	8.27%	6.07%	4.65%	3.42%	2.06%	3.58%	1.38%
Transp., commu., util.	3.39%	6.25%	9.47%	4.63%	4.14% *	6.16%	6.79%	4.65%
Wholesale trade	2.45%	7.24%	5.22%	4.00%	3.20% *	4.78% *	3.04%	3.02%
Retail trade	1.20%	2.79%	3.26%	2.19%	1.46%	2.18%	1.46%	1.72%
Fin., ins., real est.	1.47%	7.42%	5.56%	6.49% *	4.20% *	0.76%	4.17%	1.37%
Services	1.40%	2.90%	3.80%	1.86%	2.14%	2.69% *	2.19%	1.75%
Unknown	16.58% *	16.45% *	0.00%	0.00%	0.00%	0.00%	16.58% *	0.00%
Ownership								
For profit, incorporated	0.93%	2.76%	1.99%	1.93%	1.60%	1.29%	1.58%	1.05%
For profit, unincorporated	2.76%	3.46%	6.78%	3.16%	3.60% *	6.68% *	3.62%	3.91% *
Nonprofit	3.12%	7.09%	6.93%	3.66%	4.17%	4.29% *	4.79%	3.35%
Unknown	6.09%	10.09%	13.30% *	6.63% *	5.96% *	8.05%	9.01%	6.42%
Age of firm								
Less than 5 years	3.42%	5.10%	5.04%	4.34% *	7.98% *	2.57% *	3.48%	5.04% *
5-9 years	2.78%	3.44%	5.32%	3.34%	7.08% *	4.89% *	3.24%	5.08% *
10-19 years	2.44%	3.47%	3.47%	4.35%	4.53% *	7.54%	1.91%	3.45%
20 or more years	1.39%	4.73%	3.26%	1.64%	2.33%	2.22%	2.07%	1.70%
Unknown	1.33%	9.24%	10.08%	2.98%	2.31%	1.53%	4.57%	1.36%
Multi/single status								
2 or more locations	1.10%	7.33%	7.22%	1.32%	2.05%	1.19%	3.43%	1.19%
1 location only	1.62%	2.60%	1.33%	2.41%	3.52%	10.62% *	1.54%	2.88%
Percent full-time employees								
Less than 25%	5.00%	7.70%	10.29%	6.36%	6.22% *	9.59%	6.88%	6.30%
25-49%	2.45%	6.45%	8.96%	3.91%	2.63%	3.30% *	5.33%	2.24%
50-74%	3.32%	3.21%	6.33%	4.27%	3.68%	5.78% *	3.95%	4.10%
75% or more	0.75%	2.76%	1.99%	1.54%	1.31%	1.11%	1.51%	0.91%
Union presence								
No union employees	0.88%	2.71%	1.82%	1.63%	1.76%	1.31%	1.72%	0.93%
Has union employees	3.70%	9.67%	8.47%	3.67%	4.68%	4.25%	4.91%	3.92%
Unknown	1.68%	4.83%	6.96%	6.91% *	4.26% *	1.89%	4.93%	1.61%
Percent low wage employees								
50% or more low wage	2.05%	7.88%	7.26%	3.37%	2.37%	3.92% *	3.62%	2.50%
Less than 50% low wage	0.94%	2.85%	1.91%	1.97%	2.06%	1.79%	1.67%	1.16%
Unknown	1.59%	5.65%	6.80%	5.84% *	3.44%	1.80%	4.49%	1.54%

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.