

**Table I.D.1.c(2006) 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, 2006**

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	10,734	11,011	9,896	11,004	11,043	10,590	10,793	10,705
Industry group **								
Agric., fish., forest.	10,528	.	.	.	.	.	10,482	10,800*
Mining and manufacturing	11,204	11,962	10,645	11,844	10,501	11,353	11,817	11,050
Construction	10,432	9,981	11,918	8,275	12,856	11,019	9,847	10,834
Utilities and transp.	8,528	11,998	9,264	9,092	6,950	9,709	9,426	8,331
Wholesale trade	11,401	11,936	9,351	13,380	11,853	11,013	10,726	11,821
Fin. svcs. and real estate	10,239	10,930	8,702	9,424	10,597	10,341	10,292	10,213
Retail trade	8,525	10,020	8,334	9,827	11,177	7,025	10,228	7,761
Professional services	11,824	11,936	10,371	12,743	11,835	12,101	11,564	11,988
Other services	10,739	10,183	9,009	11,409	12,807	10,607	10,017	11,284
Ownership								
For profit, incorporated	10,554	11,405	9,833	10,823	10,347	10,506	10,870	10,405
For profit, unincorporated	10,726	10,153	10,467	12,181	11,530	10,678	10,472	11,066
Nonprofit	11,873	11,458	9,438	12,659	12,514	11,263	10,933	12,096
Age of firm								
Less than 5 years	10,810	10,942	10,482	12,380	7,659	10,408	10,749	10,960
5-9 years	10,624	10,471	8,674	10,950	13,064	11,147	9,699	12,351
10-19 years	10,347	10,921	10,049	10,982	9,097	10,353	10,550	9,911
20 or more years	10,952	11,334	10,220	10,871	11,039	10,965	11,289	10,821
Unknown	10,192	8,100	5,789*	12,978	14,359	10,094	7,229	10,246
Multi/single status								
2 or more locations	10,638	15,042	9,951	11,196	10,709	10,574	11,995	10,581
1 location only	10,847	10,987	9,893	10,965	11,616	11,640	10,709	11,142
Percent full-time employees								
Less than 25%	11,741	10,912	9,881	12,585	10,320*	13,365	11,656	11,791
25-49 %	10,724	8,889	10,174	14,970	13,046	10,278	11,251	10,594
50-74 %	10,185	12,314	7,813	12,598	9,455	9,709	10,851	9,519
75% or more	10,770	10,945	10,247	10,674	11,145	10,654	10,748	10,780
Union presence								
No union employees	10,457	11,086	9,898	11,018	10,440	9,985	10,826	10,187
Has union employees	11,859	10,362	9,883	10,893	13,622	11,438	10,506	11,975
Unknown	11,114	8,796	9,600*	.	13,050	11,134	8,886	11,210
Percent low wage employees								
50% or more low wage	9,079	10,140	6,443	11,791	11,792	7,702	9,791	8,818
Less than 50% low wage	10,994	11,171	10,129	10,920	10,969	11,280	10,915	11,036

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.c(2006) 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, 2006**

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	239.44	483.37	437.04	459.32	489.70	490.51	364.44	301.18
Industry group **								
Agric., fish., forest.	412.67	.	.	.	.	.	475.54	3,415.26 *
Mining and manufacturing	500.79	1,889.83	1,563.65	2,288.83	623.85	738.12	1,095.45	488.35
Construction	806.98	2,796.34	2,071.40	729.80	823.19	2,123.81	884.60	786.35
Utilities and transp.	1,041.16	3,100.78	2,356.56	2,317.04	1,784.57	1,228.32	1,355.58	1,029.00
Wholesale trade	727.83	1,195.59	1,598.41	2,705.69	2,096.44	839.41	866.68	729.56
Fin. svcs. and real estate	368.93	1,097.80	1,652.07	1,275.24	899.89	721.57	597.09	567.35
Retail trade	346.47	638.54	743.77	1,530.00	1,465.63	554.22	539.39	648.73
Professional services	321.21	865.05	689.93	700.26	404.16	656.67	553.31	364.23
Other services	285.30	643.17	1,495.45	820.68	2,697.23	573.38	392.33	401.31
Ownership								
For profit, incorporated	262.25	358.31	724.10	622.37	669.37	387.85	361.71	321.74
For profit, unincorporated	635.29	996.12	1,305.66	1,418.21	1,386.97	890.13	830.41	612.89
Nonprofit	401.08	1,048.13	575.92	1,094.63	470.66	1,100.94	720.37	490.16
Age of firm								
Less than 5 years	1,097.69	1,280.65	2,201.72	2,779.43	2,170.26	3,104.82	1,060.32	2,373.60
5-9 years	619.51	753.85	1,745.61	1,755.39	3,448.65	2,651.24	455.68	957.66
10-19 years	556.18	483.02	924.34	1,885.54	1,755.45	1,831.40	571.69	962.53
20 or more years	306.35	580.23	494.79	719.92	458.70	709.12	421.73	385.69
Unknown	439.45	2,274.65	1,743.20 *	3,884.27	3,448.42	550.41	1,654.66	515.20
Multi/single status								
2 or more locations	341.66	3,514.05	1,590.25	945.33	729.54	492.24	1,293.55	367.53
1 location only	342.95	470.72	445.02	515.51	286.83	3,047.89	399.91	441.64
Percent full-time employees								
Less than 25%	1,113.43	1,172.31	2,946.28	2,717.88	3,263.47 *	3,686.21	1,167.01	2,700.55
25-49 %	1,062.55	1,173.01	855.30	2,823.67	2,923.16	1,720.48	1,040.02	1,515.08
50-74 %	650.14	1,234.88	1,996.38	965.99	1,263.24	1,710.97	1,024.18	789.11
75% or more	255.78	450.71	482.98	640.48	430.22	510.40	361.56	332.09
Union presence								
No union employees	266.98	516.98	439.41	437.09	472.17	702.53	366.82	370.68
Has union employees	462.39	2,379.06	2,593.91	2,701.22	626.02	392.85	1,364.00	488.01
Unknown	317.84	2,312.70	3,035.79 *	.	3,440.08	497.29	2,334.49	259.85
Percent low wage employees								
50% or more low wage	440.51	990.36	1,339.52	785.49	1,042.51	765.33	662.40	634.13
Less than 50% low wage	260.74	474.10	456.75	516.39	472.75	542.81	385.94	325.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.