

Table I.D.1(2009) 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, 2009

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	13,027	12,040	11,900	12,330	13,081	13,325	12,041	13,210
Industry group **								
Agric., fish., forest.	10,314	.	.	.	.	.	9,223	11,085
Mining and manufacturing	12,607	11,629	10,984	12,191	12,202	12,957	11,479	12,730
Construction	11,808	11,575	11,763	11,759	11,600	12,642	11,561	12,051
Utilities and transp.	13,240	12,445	12,312	13,520	13,202	13,270	12,606	13,287
Wholesale trade	12,776	13,625	12,333	11,931	12,251	13,284	12,913	12,742
Fin. svcs. and real estate	13,218	13,097	11,825	12,612	14,039	13,205	12,696	13,281
Retail trade	11,737	10,964	11,692	11,602	11,650	11,810	11,372	11,799
Professional services	14,004	12,172	12,346	12,586	13,972	14,530	12,399	14,277
Other services	12,634	11,892	11,860	12,792	13,695	12,502	11,997	12,789
Ownership								
For profit, incorporated	12,704	12,056	11,954	12,116	12,609	12,959	12,030	12,831
For profit, unincorporated	13,149	11,795	11,132	12,015	13,862	13,631	11,587	13,576
Nonprofit	14,701	12,511	12,904	14,132	14,252	15,177	12,993	14,884
Age of firm								
Less than 5 years	12,073	11,941	11,428	12,522	11,117	12,914	12,040	12,108
5-9 years	12,243	11,409	11,118	12,245	12,904	13,096	11,400	12,973
10-19 years	12,552	12,035	11,671	11,955	13,403	12,962	11,882	12,960
20 or more years	13,157	12,290	12,275	12,430	13,093	13,353	12,278	13,256
Multi/single status								
2 or more locations	13,285	14,296	13,799	12,844	13,439	13,271	13,245	13,286
1 location only	12,369	12,023	11,773	12,205	12,589	15,332	11,949	12,816
Percent full-time employees								
Less than 25%	11,131	10,268	11,182	11,645	12,353	10,758	10,763	11,313
25-49 %	12,506	12,061	11,261	12,295	12,712	12,660	11,711	12,674
50-74 %	13,032	12,334	11,373	11,965	13,094	13,309	11,856	13,229
75% or more	13,063	12,061	11,990	12,367	13,103	13,366	12,102	13,240
Union presence								
No union employees	12,758	12,005	11,894	12,382	13,017	12,997	12,067	12,944
Has union employees	13,778	12,232	12,029	12,277	13,505	14,002	11,947	13,895
Unknown	13,014	13,746	11,266	9,945	12,584	13,100	10,929	13,055
Percent low wage employees								
50% or more low wage	11,806	10,582	11,179	11,630	11,862	11,942	10,842	11,935
Less than 50% low wage	13,198	12,255	11,964	12,387	13,233	13,546	12,163	13,397

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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

. 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(2009) 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, 2009

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	24.57	125.89	156.41	227.74	173.56	50.81	129.29	24.36
Industry group **								
Agric., fish., forest.	398.63	.	.	.	.	.	598.13	430.10
Mining and manufacturing	122.26	819.17	599.05	430.33	292.30	203.64	463.16	139.33
Construction	235.84	354.98	280.04	333.99	659.24	745.09	228.06	374.09
Utilities and transp.	265.30	973.97	746.58	742.65	531.90	313.37	410.43	305.94
Wholesale trade	172.54	467.22	370.70	428.61	356.88	320.50	335.83	166.33
Fin. svcs. and real estate	131.48	476.59	975.80	644.46	485.15	135.51	348.56	169.73
Retail trade	135.71	648.08	290.06	531.05	183.00	171.51	339.91	153.36
Professional services	131.73	228.51	455.30	324.52	315.65	218.13	249.98	161.66
Other services	212.65	239.95	437.94	388.39	508.38	235.71	281.55	222.16
Ownership								
For profit, incorporated	45.57	118.63	149.13	221.86	201.45	74.28	128.36	49.97
For profit, unincorporated	122.02	306.12	290.59	390.85	477.65	144.97	225.91	157.68
Nonprofit	95.25	455.14	781.13	522.33	360.90	118.02	408.74	86.50
Age of firm								
Less than 5 years	320.19	454.09	649.02	631.14	855.65	719.26	339.65	380.75
5-9 years	240.03	333.35	551.91	582.60	549.71	572.66	247.20	337.80
10-19 years	202.01	213.81	391.50	371.55	657.93	262.09	229.08	279.99
20 or more years	43.00	220.99	204.88	261.12	224.22	53.64	183.58	39.02
Multi/single status								
2 or more locations	36.49	2,304.30	439.16	207.02	213.32	49.87	226.82	37.50
1 location only	114.32	132.02	170.68	261.09	292.85	750.62	139.84	200.25
Percent full-time employees								
Less than 25%	291.03	924.30	813.14	622.19	875.33	240.34	740.07	299.23
25-49 %	246.78	1,564.84	346.22	749.43	681.55	233.39	361.79	286.44
50-74 %	181.54	488.92	694.54	293.11	488.84	202.42	460.41	192.65
75% or more	41.64	109.97	172.78	262.19	202.64	62.78	143.44	41.32
Union presence								
No union employees	47.77	125.39	191.88	207.93	200.36	107.77	116.82	69.38
Has union employees	85.35	647.80	629.05	519.68	516.41	89.91	437.51	84.21
Unknown	184.21	2,301.03	632.82	489.65	720.74	212.00	697.26	187.42
Percent low wage employees								
50% or more low wage	127.35	528.72	558.38	453.28	298.27	200.84	289.95	163.00
Less than 50% low wage	26.10	171.62	195.50	244.19	180.54	76.83	139.80	33.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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

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