

Table I.E.2(2009) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage 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	2,363	2,312	2,645	2,918	2,694	2,158	2,648	2,318
Industry group **								
Agric., fish., forest.	2,374	.	.	.	.	.	1,445 *	2,678
Mining and manufacturing	2,016	2,345	1,993	2,322	2,168	1,899	2,421	1,976
Construction	2,752	1,991	3,278	3,113	2,349	2,326	2,825	2,694
Utilities and transp.	2,261	2,235 *	3,097	3,142	3,556	1,879	2,683	2,230
Wholesale trade	2,139	1,910	2,209	2,559	2,754	1,763	2,356	2,082
Fin. svcs. and real estate	2,318	2,465	3,269	2,744	2,526	2,199	2,783	2,266
Retail trade	2,441	2,102	2,557	3,603	2,934	2,281	2,631	2,420
Professional services	2,446	2,909	2,875	3,097	3,049	2,099	2,956	2,375
Other services	2,706	1,995	2,098	3,274	2,586	2,761	2,340	2,781
Ownership								
For profit, incorporated	2,348	2,306	2,764	2,900	2,664	2,148	2,742	2,287
For profit, unincorporated	2,452	2,744	2,455	3,065	2,851	2,163	2,598	2,418
Nonprofit	2,370	1,171	1,700	2,898	2,700	2,213	1,889	2,413
Age of firm								
Less than 5 years	2,345	1,577	2,258	3,527	2,006 *	2,137	2,283	2,381
5-9 years	2,702	2,395	2,539	3,219	2,789	2,389	2,617	2,760
10-19 years	2,780	2,258	3,663	3,146	2,968	2,303	2,941	2,705
20 or more years	2,297	2,448	2,278	2,776	2,670	2,145	2,575	2,269
Multi/single status								
2 or more locations	2,246	4,129	2,139	2,866	2,787	2,133	2,672	2,240
1 location only	2,700	2,292	2,684	2,931	2,551	3,032	2,646	2,749
Percent full-time employees								
Less than 25%	2,469	3,381	1,549 *	2,687	2,501	2,299	2,463	2,471
25-49 %	2,456	1,051 *	2,146	3,247	3,492	2,113	2,015	2,521
50-74 %	2,387	1,818	2,944	3,028	3,022	2,257	2,449	2,380
75% or more	2,355	2,404	2,646	2,905	2,635	2,141	2,692	2,301
Union presence								
No union employees	2,566	2,310	2,738	3,047	2,785	2,345	2,723	2,530
Has union employees	1,840	1,753 *	898 *	1,797	2,131	1,826	1,153	1,863
Unknown	2,109	3,786	2,906	2,522	1,988	2,091	3,181	2,094
Percent low wage employees								
50% or more low wage	2,323	1,277	1,946	3,279	2,865	2,193	1,952	2,352
Less than 50% low wage	2,369	2,441	2,683	2,887	2,670	2,150	2,708	2,312

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.

* 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.E.2(2009) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage 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	27.33	195.06	172.67	53.63	56.12	40.79	114.44	33.52
Industry group **								
Agric., fish., forest.	340.24	.	.	.	.	.	744.06 *	491.27
Mining and manufacturing	82.61	480.01	386.72	143.86	124.13	110.00	206.59	88.23
Construction	134.22	193.44	666.08	261.12	227.00	210.52	428.79	178.71
Utilities and transp.	156.28	1,722.97 *	901.13	437.68	327.53	93.19	491.16	154.94
Wholesale trade	103.69	396.89	243.42	177.63	220.40	120.19	117.87	122.76
Fin. svcs. and real estate	98.88	335.31	508.16	283.51	160.34	150.00	226.86	114.02
Retail trade	75.56	308.74	442.92	238.81	316.34	71.47	95.09	80.79
Professional services	56.47	426.57	416.56	163.73	116.07	93.33	169.22	59.96
Other services	84.26	202.62	289.08	286.62	193.09	128.64	172.33	92.07
Ownership								
For profit, incorporated	39.24	224.35	222.02	38.52	75.40	51.79	143.34	48.28
For profit, unincorporated	126.94	394.88	343.72	294.87	281.83	154.38	236.13	126.45
Nonprofit	70.97	289.14	299.01	225.35	175.06	93.04	251.02	67.74
Age of firm								
Less than 5 years	182.91	390.06	360.90	313.66	706.89 *	607.49	307.25	287.30
5-9 years	168.61	359.76	259.58	220.78	256.77	380.84	164.29	211.90
10-19 years	150.17	225.08	448.82	224.72	172.02	107.57	307.35	111.01
20 or more years	41.27	275.81	115.16	68.92	83.33	44.54	94.56	42.83
Multi/single status								
2 or more locations	39.92	1,136.12	245.44	147.42	82.54	44.35	231.89	39.70
1 location only	63.64	198.72	180.75	66.35	128.27	219.12	122.16	81.05
Percent full-time employees								
Less than 25%	204.95	892.06	852.59 *	687.45	321.62	159.83	605.98	97.13
25-49 %	134.99	470.87 *	431.64	204.75	351.36	159.20	203.16	150.41
50-74 %	82.42	289.81	555.35	214.36	171.15	99.63	182.07	98.35
75% or more	30.22	204.96	194.58	65.77	56.71	44.54	125.41	38.23
Union presence								
No union employees	31.07	187.41	182.15	55.36	68.25	44.03	103.61	34.80
Has union employees	94.67	797.76 *	540.84 *	165.65	108.84	108.37	258.49	97.55
Unknown	121.14	973.41	834.50	578.71	384.53	122.71	609.76	120.56
Percent low wage employees								
50% or more low wage	55.65	285.89	224.12	172.77	141.71	75.63	128.47	60.34
Less than 50% low wage	30.89	216.43	178.07	60.47	57.70	45.08	121.80	37.47

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

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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.