

Table I.C.1(2010) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	4,940	5,214	4,877	4,742	5,041	4,927	4,956	4,935
Industry group **								
Agric., fish., forest.	5,095	--	--	--	--	--	4,971	5,181
Mining and manufacturing	4,584	5,063	4,630	4,240	4,823	4,539	4,608	4,579
Construction	4,796	5,135	4,343	4,386	5,002	5,639	4,616	5,023
Utilities and transp.	4,991	4,748	5,441	4,599	4,834	5,049	4,978	4,993
Wholesale trade	4,760	5,067	4,872	4,589	5,365	4,419	4,866	4,720
Fin. svcs. and real estate	4,973	5,108	5,066	5,037	5,127	4,907	5,073	4,957
Retail trade	4,550	5,206	4,789	4,685	4,364	4,465	4,835	4,481
Professional services	5,391	5,243	5,156	5,105	5,465	5,491	5,173	5,447
Other services	4,658	5,486	4,811	4,738	4,471	4,544	5,067	4,523
Ownership								
For profit, incorporated	4,773	5,209	4,767	4,615	4,816	4,745	4,849	4,751
For profit, unincorporated	4,841	5,006	4,974	4,467	4,950	4,842	4,924	4,806
Nonprofit	5,697	6,040	5,836	5,582	5,596	5,761	5,884	5,673
Age of firm								
Less than 5 years	4,610	4,615	4,332	4,217	4,650	5,398	4,474	4,784
5-9 years	4,612	4,801	4,711	4,286	4,422	4,983	4,678	4,531
10-19 years	4,777	5,209	4,584	4,458	4,545	5,137	4,796	4,765
20 or more years	4,997	5,503	5,083	4,915	5,179	4,906	5,147	4,969
Multi/single status								
2 or more locations	4,967	4,939	5,217	4,899	5,200	4,911	4,991	4,966
1 location only	4,890	5,219	4,856	4,693	4,798	5,280	4,953	4,811
Percent full-time employees								
Less than 25%	4,649	5,544	5,155	4,924	4,359	4,468	5,243	4,479
25-49 %	4,583	5,188	5,374	4,666	4,625	4,342	5,107	4,447
50-74 %	4,883	5,025	4,977	5,129	5,282	4,727	5,103	4,842
75% or more	4,971	5,240	4,842	4,698	5,043	5,008	4,926	4,985
Union presence								
No union employees	4,904	5,177	4,826	4,727	4,961	4,907	4,920	4,897
Has union employees	5,056	6,107	6,008	5,002	5,531	4,942	5,860	5,016
Unknown	4,983	5,713	5,179	4,614	5,514	4,950	5,030	4,982
Percent low wage employees								
50% or more low wage	4,593	4,994	4,988	4,526	4,677	4,495	4,806	4,551
Less than 50% low wage	5,016	5,248	4,860	4,788	5,131	5,026	4,981	5,026

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.1(2010) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	21.92	32.80	70.67	37.89	56.80	24.72	33.79	21.61
Industry group **								
Agric., fish., forest.	508.27	--	--	--	--	--	277.53	694.94
Mining and manufacturing	80.70	205.03	150.77	96.36	132.81	147.07	111.82	91.23
Construction	87.58	205.11	187.40	97.78	302.52	337.81	82.25	175.10
Utilities and transp.	131.70	436.86	486.37	249.35	224.79	124.72	335.33	120.46
Wholesale trade	83.54	263.88	250.27	180.75	216.35	97.83	103.25	113.33
Fin. svcs. and real estate	44.26	190.49	313.21	140.01	99.18	65.37	157.15	44.71
Retail trade	74.37	122.59	148.23	144.94	178.93	93.46	97.53	78.04
Professional services	31.45	72.80	75.74	95.00	61.03	47.32	73.70	37.63
Other services	61.32	152.56	161.74	190.06	140.87	128.96	87.91	86.28
Ownership								
For profit, incorporated	28.42	38.10	81.42	41.27	93.30	27.62	25.29	34.99
For profit, unincorporated	82.12	127.52	181.93	188.75	114.37	132.37	94.00	103.21
Nonprofit	57.41	197.53	144.23	103.77	101.59	66.27	123.36	56.17
Age of firm								
Less than 5 years	161.73	209.86	143.59	166.52	363.92	497.65	127.15	292.29
5-9 years	60.50	86.43	217.55	154.91	151.67	189.40	77.58	87.71
10-19 years	42.87	150.52	132.59	101.05	116.00	136.35	65.25	45.27
20 or more years	25.27	54.53	86.22	48.69	63.21	27.54	44.23	24.79
Multi/single status								
2 or more locations	23.08	317.47	186.93	119.34	70.49	26.73	81.82	22.27
1 location only	33.89	31.23	71.49	39.82	85.77	169.21	35.41	46.99
Percent full-time employees								
Less than 25%	147.04	357.20	309.34	313.06	131.77	253.98	211.47	169.87
25-49 %	56.87	131.98	153.90	179.45	144.17	99.82	103.40	73.29
50-74 %	67.62	158.73	227.80	145.88	92.55	90.81	80.04	81.39
75% or more	26.69	57.18	81.23	38.22	64.20	39.55	41.99	30.69
Union presence								
No union employees	23.80	42.47	63.32	39.10	54.97	41.19	32.94	31.54
Has union employees	72.98	586.98	452.26	302.44	325.85	79.95	308.61	75.34
Unknown	73.75	410.17	1,154.74	517.64	189.31	91.69	327.42	77.50
Percent low wage employees								
50% or more low wage	39.96	149.42	180.46	117.18	84.15	79.75	71.12	44.81
Less than 50% low wage	25.31	33.75	82.19	39.62	79.32	30.82	37.87	24.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.1.a(2010) Average total single 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, 2010

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	4,928	5,193	4,802	4,736	4,843	5,042	4,953	4,917
Industry group **								
Agric., fish., forest.	5,796	--	--	--	--	--	4,803	7,306
Mining and manufacturing	4,711	5,358	4,628	4,025	4,986	5,060	4,560	4,788
Construction	4,635	4,702	4,842	4,676	4,161	4,391	4,773	4,387
Utilities and transp.	4,904	4,533	4,497	4,625	4,546	5,123	4,517	4,978
Wholesale trade	4,897	5,261	4,872	4,654	5,179	4,447	5,157	4,689
Fin. svcs. and real estate	4,939	4,777	4,858	4,716	4,968	5,017	4,770	4,981
Retail trade	4,481	5,607	4,973	4,802	4,201	3,881	5,079	4,176
Professional services	5,319	5,203	4,996	5,320	5,161	5,501	5,197	5,355
Other services	4,527	5,566	4,498	4,604	4,178	4,266	4,953	4,266
Ownership								
For profit, incorporated	4,724	5,266	4,716	4,480	4,622	4,745	4,843	4,660
For profit, unincorporated	4,674	4,798	4,736	4,493	4,523	4,819	4,751	4,628
Nonprofit	5,640	5,763	5,852	5,778	5,347	5,774	6,078	5,574
Age of firm								
Less than 5 years	4,354	4,801	4,681	3,797	4,319	3,897	4,593	3,948
5-9 years	4,406	4,624	4,429	4,095	4,241	4,786	4,463	4,306
10-19 years	4,608	5,203	4,457	4,404	4,417	4,637	4,800	4,400
20 or more years	5,053	5,477	5,015	4,984	4,942	5,088	5,170	5,020
Multi/single status								
2 or more locations	5,050	5,131	4,526	4,830	5,138	5,046	4,693	5,064
1 location only	4,795	5,194	4,812	4,712	4,437	4,979	4,971	4,541
Percent full-time employees								
Less than 25%	4,928	5,909	4,830	5,540	4,671	3,786	5,397	4,616
25-49 %	4,508	5,328	5,921	4,482	4,080	4,067	5,429	4,116
50-74 %	5,032	5,218	5,038	5,079	5,115	4,903	5,187	4,971
75% or more	4,936	5,167	4,706	4,681	4,852	5,123	4,887	4,958
Union presence								
No union employees	4,846	5,158	4,702	4,717	4,773	4,941	4,898	4,816
Has union employees	5,278	5,370	6,467	4,897	5,086	5,321	6,100	5,218
Unknown	5,109	6,390	5,901	5,032	5,860	4,911	5,771	5,052
Percent low wage employees								
50% or more low wage	4,556	5,273	4,903	4,499	4,660	4,180	4,801	4,459
Less than 50% low wage	5,002	5,179	4,786	4,796	4,889	5,181	4,981	5,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.1.a(2010) Standard error for average total single 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, 2010

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	40.27	80.53	119.34	59.46	89.40	72.74	73.57	48.85
Industry group **								
Agric., fish., forest.	966.09	--	--	--	--	--	781.82	1,886.89
Mining and manufacturing	99.23	362.19	266.76	121.93	330.88	127.32	161.26	140.82
Construction	126.69	359.53	267.59	291.04	258.95	975.52	155.67	263.73
Utilities and transp.	244.15	603.60	905.89	525.43	643.78	303.10	210.77	249.80
Wholesale trade	213.27	400.42	417.01	563.44	631.48	156.57	238.26	278.86
Fin. svcs. and real estate	142.06	404.38	397.37	184.59	249.05	180.46	294.57	166.05
Retail trade	135.90	186.88	239.90	210.53	264.23	104.22	91.23	172.45
Professional services	57.81	133.49	300.04	241.43	144.56	85.72	199.87	49.93
Other services	119.47	138.82	234.40	222.55	251.45	137.70	158.35	126.00
Ownership								
For profit, incorporated	42.52	96.88	118.19	50.98	159.61	65.17	69.89	54.93
For profit, unincorporated	114.67	262.27	231.41	181.33	172.94	287.11	213.62	158.15
Nonprofit	85.28	411.08	286.46	326.11	161.14	138.12	347.45	101.64
Age of firm								
Less than 5 years	187.12	321.71	398.28	171.58	524.12	999.68	276.24	462.29
5-9 years	83.90	233.40	453.64	128.79	360.89	194.51	113.77	186.38
10-19 years	86.94	253.27	225.38	188.63	268.42	116.42	124.20	90.08
20 or more years	55.10	100.71	157.46	86.71	110.52	90.95	97.51	63.38
Multi/single status								
2 or more locations	73.01	839.83	172.51	116.09	158.25	79.38	115.62	74.18
1 location only	69.01	84.60	121.42	89.30	176.19	195.10	83.05	97.54
Percent full-time employees								
Less than 25%	329.10	799.26	825.99	595.54	354.08	402.66	459.02	356.82
25-49 %	142.07	449.83	486.82	335.45	503.09	136.78	251.72	196.57
50-74 %	130.15	157.18	402.54	154.99	288.35	190.50	155.28	174.13
75% or more	49.21	80.11	115.65	81.23	78.49	112.02	87.83	72.95
Union presence								
No union employees	38.93	80.97	109.07	72.71	96.32	94.04	72.29	62.91
Has union employees	155.81	1,300.05	1,220.80	273.18	667.13	167.72	748.91	150.56
Unknown	133.86	830.53	1,503.99	1,156.62	530.53	194.92	780.29	138.62
Percent low wage employees								
50% or more low wage	84.10	167.13	211.33	194.11	211.88	109.72	138.51	97.99
Less than 50% low wage	53.89	77.80	148.28	91.21	132.10	86.75	75.55	70.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.1.b(2010) Average total single 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, 2010

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	4,964	5,272	4,966	4,773	5,099	4,931	4,988	4,959
Industry group **								
Agric., fish., forest.	4,468	--	--	--	--	--	5,009	4,114
Mining and manufacturing	4,529	4,930	4,642	4,394	4,766	4,436	4,639	4,514
Construction	4,796	5,346	4,202	4,236	5,156	5,487	4,529	5,074
Utilities and transp.	5,019	4,785	5,982	4,572	4,947	5,031	5,329	4,993
Wholesale trade	4,798	5,081	5,000	4,590	5,441	4,429	4,835	4,786
Fin. svcs. and real estate	4,993	5,211	5,155	5,143	5,124	4,921	5,174	4,969
Retail trade	4,571	5,193	4,723	4,643	4,400	4,539	4,771	4,538
Professional services	5,459	5,324	5,279	5,077	5,603	5,523	5,216	5,510
Other services	4,760	5,519	4,996	4,852	4,540	4,717	5,176	4,660
Ownership								
For profit, incorporated	4,797	5,200	4,863	4,676	4,864	4,761	4,881	4,779
For profit, unincorporated	4,914	5,186	5,014	4,487	5,035	4,906	4,963	4,896
Nonprofit	5,750	6,446	5,896	5,566	5,710	5,777	5,869	5,737
Age of firm								
Less than 5 years	4,815	4,566	4,476	4,409	4,721	5,861	4,524	5,093
5-9 years	4,677	4,879	4,792	4,345	4,454	5,039	4,746	4,606
10-19 years	4,877	5,228	4,754	4,497	4,564	5,311	4,834	4,898
20 or more years	4,996	5,601	5,123	4,917	5,256	4,893	5,154	4,974
Multi/single status								
2 or more locations	4,967	4,796	5,184	4,952	5,209	4,913	5,030	4,966
1 location only	4,957	5,278	4,950	4,712	4,929	5,358	4,983	4,930
Percent full-time employees								
Less than 25%	4,651	5,137	5,729	4,441	4,288	4,719	5,093	4,580
25-49 %	4,766	4,917	4,883	4,922	4,825	4,678	4,922	4,740
50-74 %	4,865	5,122	5,001	5,145	5,377	4,713	5,159	4,827
75% or more	4,997	5,310	4,956	4,733	5,093	5,001	4,968	5,003
Union presence								
No union employees	4,947	5,240	4,927	4,757	5,017	4,936	4,959	4,943
Has union employees	4,984	6,057	6,040	5,122	5,662	4,848	5,776	4,951
Unknown	5,019	5,594	4,926 *	4,515	5,404	5,006	4,769	5,026
Percent low wage employees								
50% or more low wage	4,645	4,646	5,060	4,648	4,669	4,607	4,812	4,623
Less than 50% low wage	5,035	5,345	4,953	4,797	5,204	5,010	5,012	5,040

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.C.1.b(2010) Standard error for average total single 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, 2010

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	31.57	70.78	78.78	63.93	64.75	33.97	37.67	31.07
Industry group **								
Agric., fish., forest.	248.32	--	--	--	--	--	364.81	286.23
Mining and manufacturing	91.28	252.60	174.80	146.45	115.34	157.85	109.35	98.33
Construction	98.84	335.33	165.29	99.02	320.14	238.60	176.78	201.57
Utilities and transp.	150.94	460.19	946.78	594.02	206.17	135.29	623.18	123.37
Wholesale trade	70.32	258.69	186.23	203.32	246.94	155.19	141.20	125.01
Fin. svcs. and real estate	54.03	274.28	291.52	230.16	109.47	70.56	195.52	59.18
Retail trade	78.99	220.32	158.84	183.89	201.17	102.91	134.29	80.08
Professional services	36.68	102.50	148.95	91.80	68.29	58.23	74.43	49.60
Other services	71.20	245.90	174.77	208.38	171.21	122.16	94.68	94.47
Ownership								
For profit, incorporated	32.36	66.06	95.30	55.01	92.35	31.32	40.09	37.35
For profit, unincorporated	94.39	198.83	271.86	223.56	140.47	137.37	91.70	111.60
Nonprofit	89.89	323.86	252.24	147.26	111.19	118.19	140.96	96.37
Age of firm								
Less than 5 years	230.41	246.57	293.26	244.04	322.43	500.81	207.91	374.69
5-9 years	96.89	151.27	226.01	216.58	183.06	231.42	85.55	134.40
10-19 years	66.93	136.68	162.33	120.60	129.15	130.16	97.37	68.60
20 or more years	35.32	144.85	106.48	71.76	67.76	34.76	64.33	33.53
Multi/single status								
2 or more locations	33.64	775.67	209.93	158.52	78.85	37.68	111.97	32.19
1 location only	34.97	66.01	80.92	63.45	132.88	312.90	32.99	58.00
Percent full-time employees								
Less than 25%	212.78	661.86	769.94	306.31	193.55	326.45	256.34	245.07
25-49 %	74.41	278.66	327.23	201.80	135.87	92.84	160.44	74.20
50-74 %	63.15	183.16	230.61	157.40	77.60	82.38	79.03	74.59
75% or more	36.78	105.19	86.88	61.52	75.51	44.50	44.51	37.67
Union presence								
No union employees	29.19	70.51	79.06	60.85	56.98	47.79	40.10	34.51
Has union employees	80.61	817.83	665.25	361.86	347.60	79.82	373.58	81.76
Unknown	99.03	419.50	2,094.56*	633.76	197.90	112.97	346.22	102.42
Percent low wage employees								
50% or more low wage	49.80	165.60	269.33	161.17	106.52	89.10	88.00	58.79
Less than 50% low wage	35.13	90.39	82.97	73.66	85.05	38.02	43.32	33.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.1.c(2010) Average total single 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, 2010

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	4,708	5,052	4,597	4,529	5,120	4,514	4,810	4,644
Industry group **								
Agric., fish., forest.	6,876	--	--	--	--	--	5,053	7,720
Mining and manufacturing	4,931	4,792	4,528	4,107	5,005	5,486	4,614	5,025
Construction	5,198	5,238	3,796	4,830	5,639	9,954	4,712	6,201
Utilities and transp.	4,827	5,168	3,935	4,803	4,225	5,235	4,429	5,079
Wholesale trade	4,386	4,502	3,512	4,465	4,789	4,381	4,220	4,425
Fin. svcs. and real estate	4,823	5,483	5,123	4,840	5,570	4,405	5,172	4,726
Retail trade	4,453	4,813	4,590	4,591	4,892	3,682	4,590	4,297
Professional services	4,917	5,051	4,907	4,760	5,239	4,738	4,965	4,875
Other services	4,010	5,141	4,770	4,514	4,676	2,747	4,873	3,383
Ownership								
For profit, incorporated	4,648	5,126	4,389	4,560	4,963	4,484	4,713	4,605
For profit, unincorporated	4,604	4,785	5,177	4,267	5,309	3,952	5,053	4,198
Nonprofit	5,232	5,277	5,385	4,684	5,447	5,297	5,242	5,230
Age of firm								
Less than 5 years	4,035	4,402	3,558	4,034	5,009	3,558 *	4,074	3,837
5-9 years	4,638	4,854	4,831	4,345	4,500	3,871	4,790	4,387
10-19 years	4,461	5,165	3,975	4,410	4,794	3,620	4,636	4,158
20 or more years	4,814	5,198	5,044	4,663	5,263	4,581	5,049	4,725
Multi/single status								
2 or more locations	4,705	4,954	6,289	4,631	5,339	4,498	5,341	4,666
1 location only	4,710	5,055	4,462	4,502	4,725	5,263	4,764	4,560
Percent full-time employees								
Less than 25%	4,227	5,757	4,720	4,881	4,249	3,141	5,285	3,562
25-49 %	3,683	5,457	5,073	3,984	4,580	2,851	4,922	3,022
50-74 %	4,703	4,320	4,752	5,219	4,900	4,572	4,679	4,718
75% or more	4,805	5,125	4,541	4,487	5,219	4,758	4,803	4,806
Union presence								
No union employees	4,660	4,987	4,613	4,542	5,032	4,118	4,788	4,526
Has union employees	5,623	8,072	4,138	4,195	5,876	5,689	5,736	5,606
Unknown	4,591	4,997	4,614 *	4,318	5,495	4,555	4,811	4,583
Percent low wage employees								
50% or more low wage	4,200	5,224	4,900	3,922	4,841	3,424	4,798	3,860
Less than 50% low wage	4,843	5,010	4,526	4,693	5,205	4,805	4,812	4,862

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.1.c(2010) Standard error for average total single 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, 2010

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	36.89	131.23	135.48	105.79	145.03	83.54	108.80	46.91
Industry group **								
Agric., fish., forest.	1,332.54	--	--	--	--	--	1,008.03	2,118.12
Mining and manufacturing	256.75	451.82	681.75	237.36	634.46	950.67	478.92	197.25
Construction	326.35	515.10	509.06	845.82	1,231.30	2,183.19	353.40	929.25
Utilities and transp.	284.22	1,213.57	846.69	1,183.51	841.00	704.88	821.62	392.30
Wholesale trade	235.84	523.47	743.40	512.84	892.88	576.78	223.93	297.28
Fin. svcs. and real estate	254.05	838.14	837.96	603.34	287.19	461.85	332.68	279.28
Retail trade	147.47	342.53	529.40	204.29	699.77	290.32	280.69	262.09
Professional services	83.49	186.65	170.31	220.99	324.36	365.65	180.59	204.96
Other services	189.66	237.47	348.52	226.77	582.67	274.26	139.64	272.33
Ownership								
For profit, incorporated	100.70	166.74	150.48	188.41	229.71	201.92	112.34	136.09
For profit, unincorporated	203.33	308.40	234.91	585.47	373.48	501.34	256.59	314.36
Nonprofit	203.61	314.72	1,051.87	406.66	480.59	470.93	424.26	254.65
Age of firm								
Less than 5 years	190.82	498.88	240.62	701.43	1,205.86	1,098.23*	242.95	736.36
5-9 years	156.83	268.31	336.65	608.43	655.48	955.01	223.76	394.83
10-19 years	167.14	277.45	325.45	269.80	457.74	493.65	246.96	362.29
20 or more years	73.89	168.15	261.71	122.55	144.63	153.38	142.41	83.48
Multi/single status								
2 or more locations	60.08	933.27	787.25	211.25	142.47	77.99	428.28	61.47
1 location only	59.16	138.48	112.25	173.91	495.16	1,351.31	101.84	161.57
Percent full-time employees								
Less than 25%	403.81	407.06	892.47	859.43	716.05	696.47	281.71	463.93
25-49 %	220.49	548.34	647.03	243.68	860.17	372.13	228.44	353.15
50-74 %	164.81	323.52	416.52	623.94	395.97	429.54	241.49	215.97
75% or more	48.67	151.92	135.30	137.65	159.03	118.23	111.94	83.58
Union presence								
No union employees	70.88	113.94	127.93	132.70	179.16	189.21	107.80	62.98
Has union employees	541.33	1,757.34	1,007.87	1,096.30	507.99	659.38	844.51	566.52
Unknown	184.74	1,140.43	1,394.92*	1,056.55	1,182.63	228.98	657.58	222.14
Percent low wage employees								
50% or more low wage	236.34	364.76	257.94	320.83	353.78	528.57	172.01	291.32
Less than 50% low wage	57.86	116.43	157.44	180.79	130.40	214.31	109.89	109.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.C.2(2010) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	1,021	857	889	1,009	1,081	1,044	907	1,053
Industry group **								
Agric., fish., forest.	1,164	--	--	--	--	--	617	1,547
Mining and manufacturing	985	1,075	1,043	947	1,214	881	1,038	974
Construction	1,030	1,041	807	1,034	1,366	877	950	1,130
Utilities and transp.	994	852	600*	1,157	1,065	989	815	1,014
Wholesale trade	977	680	858	1,069	997	1,002	814	1,037
Fin. svcs. and real estate	977	625	584	883	994	1,045	649	1,030
Retail trade	1,177	1,043	1,229	1,452	1,225	1,104	1,225	1,165
Professional services	966	687	886	844	1,056	1,011	804	1,008
Other services	1,115	1,093	893	1,051	954	1,260	989	1,156
Ownership								
For profit, incorporated	1,053	891	913	1,085	1,155	1,056	950	1,083
For profit, unincorporated	1,031	794	925	937	1,268	1,040	860	1,104
Nonprofit	884	696	554	720	818	996	650	913
Age of firm								
Less than 5 years	984	684	918	836	1,596	1,178	796	1,226
5-9 years	1,018	960	1,000	957	1,027	1,258	960	1,090
10-19 years	997	860	971	995	1,097	998	949	1,029
20 or more years	1,027	859	829	1,033	1,067	1,043	894	1,051
Multi/single status								
2 or more locations	1,058	624	904	1,031	1,105	1,050	926	1,062
1 location only	955	860	888	1,003	1,046	898	905	1,017
Percent full-time employees								
Less than 25%	1,107	758	872	1,409	1,132	1,100	1,024	1,131
25-49 %	1,183	952	1,000	1,160	1,061	1,302	1,094	1,207
50-74 %	972	977	924	1,013	1,108	936	1,002	966
75% or more	1,021	835	881	994	1,078	1,056	885	1,061
Union presence								
No union employees	1,016	840	912	1,026	1,060	1,057	909	1,059
Has union employees	905	1,087	469*	795	1,124	883	835	909
Unknown	1,185	1,275	564	854*	1,502	1,180	933	1,193
Percent low wage employees								
50% or more low wage	1,132	956	1,038	1,173	1,065	1,176	1,050	1,148
Less than 50% low wage	997	841	866	974	1,085	1,013	883	1,030

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.2(2010) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	13.81	54.65	39.43	29.02	39.19	19.89	29.33	18.58
Industry group **								
Agric., fish., forest.	252.98	--	--	--	--	--	114.42	321.87
Mining and manufacturing	48.16	189.15	88.56	37.18	166.55	32.06	32.49	56.49
Construction	116.61	190.79	102.61	101.60	227.23	100.33	108.08	143.65
Utilities and transp.	64.23	210.68	216.61 *	192.32	164.98	79.76	128.09	67.66
Wholesale trade	45.24	102.88	94.54	125.84	106.89	60.14	77.14	49.94
Fin. svcs. and real estate	28.99	82.90	84.84	140.06	58.14	52.76	58.97	34.37
Retail trade	29.72	154.78	66.89	99.78	90.46	33.90	78.25	28.31
Professional services	19.92	31.57	88.00	48.35	51.09	44.00	29.79	32.82
Other services	32.52	101.33	69.72	86.42	32.29	51.34	53.11	38.07
Ownership								
For profit, incorporated	13.94	66.33	37.12	23.88	60.80	15.79	33.87	18.79
For profit, unincorporated	35.86	84.86	86.26	70.14	80.78	59.70	52.86	38.72
Nonprofit	32.26	173.19	79.02	60.55	23.84	64.05	65.36	41.40
Age of firm								
Less than 5 years	68.36	115.09	130.78	125.14	247.71	112.38	87.80	159.88
5-9 years	27.55	79.51	87.75	71.33	108.26	139.77	37.52	58.77
10-19 years	33.05	103.67	77.61	78.84	66.22	60.97	42.09	42.13
20 or more years	15.00	102.05	35.29	40.87	47.45	21.25	46.91	19.83
Multi/single status								
2 or more locations	20.66	151.97	64.70	74.93	56.36	19.72	40.27	21.12
1 location only	19.33	55.66	41.29	42.33	36.64	113.53	31.49	35.64
Percent full-time employees								
Less than 25%	81.12	174.55	213.43	112.39	147.29	57.26	131.15	79.60
25-49 %	48.63	185.42	99.24	143.21	103.00	48.22	110.10	47.23
50-74 %	23.58	132.33	106.56	77.35	50.79	27.64	81.28	30.95
75% or more	16.10	55.81	47.55	28.78	45.74	23.13	33.83	20.32
Union presence								
No union employees	12.78	57.21	36.84	30.25	31.02	27.48	30.61	17.76
Has union employees	39.05	274.79	142.60 *	109.96	184.00	32.20	101.58	43.09
Unknown	41.68	244.86	129.22	272.77 *	312.48	48.32	114.46	40.67
Percent low wage employees								
50% or more low wage	21.64	84.10	59.05	68.48	28.09	40.81	46.38	27.49
Less than 50% low wage	15.92	57.22	43.42	27.05	48.56	24.62	29.81	21.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.2.a(2010) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	1,011	844	1,078	1,086	1,028	990	996	1,018
Industry group **								
Agric., fish., forest.	812*	--	--	--	--	--	829*	785*
Mining and manufacturing	1,018	1,057	1,181	1,048	1,030	902	1,101	975
Construction	1,039	840	1,191	1,086	1,098	868	1,074	976*
Utilities and transp.	968	803*	935*	1,256	1,018	904	737	1,012
Wholesale trade	845	783	616	987	938	855	696	964
Fin. svcs. and real estate	898	618	649*	991	772	1,013	689	950
Retail trade	1,315	1,073	1,608	1,536	1,358	1,042	1,376	1,285
Professional services	975	781	1,086	1,002	1,045	942	970	977
Other services	1,056	934	1,078	975	953	1,225	992	1,096
Ownership								
For profit, incorporated	1,062	882	1,149	1,149	1,110	1,011	1,045	1,071
For profit, unincorporated	1,003	789	1,024	1,055	1,134	1,007	915	1,055
Nonprofit	870	628	392*	889	845	936	744	889
Age of firm								
Less than 5 years	951	776	968	569	1,724	1,309	813	1,185
5-9 years	948	1,016	789	1,034	763	1,264	950	944
10-19 years	1,004	945	1,234	872	1,190	841	1,045	959
20 or more years	1,020	744	1,085	1,202	1,001	991	1,011	1,023
Multi/single status								
2 or more locations	1,027	588*	1,122	1,219	1,047	999	880	1,033
1 location only	994	849	1,077	1,052	1,001	838	1,004	979
Percent full-time employees								
Less than 25%	1,223	1,544	1,085	1,379	970	1,153	1,359	1,132
25-49 %	1,108	1,191*	1,107	1,123	1,126	1,064	1,141	1,094
50-74 %	1,108	983	1,228	1,043	1,249	1,075	1,143	1,094
75% or more	989	790	1,059	1,080	997	972	961	1,001
Union presence								
No union employees	1,028	794	1,119	1,150	996	1,026	997	1,046
Has union employees	889	1,633*	520	454	1,120*	895	822	894
Unknown	1,083	2,039	309*	513*	1,543	1,026	1,301	1,064
Percent low wage employees								
50% or more low wage	1,116	945	1,221	1,221	974	1,189	1,080	1,131
Less than 50% low wage	990	826	1,055	1,052	1,042	958	981	994

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.2.a(2010) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	21.90	92.06	47.09	70.09	59.76	33.89	35.78	37.19
Industry group **								
Agric., fish., forest.	358.50 *	--	--	--	--	--	443.32 *	331.97 *
Mining and manufacturing	66.27	273.37	176.29	79.70	220.16	118.62	102.63	107.90
Construction	108.05	211.83	159.08	283.57	300.34	256.75	123.02	315.33 *
Utilities and transp.	96.21	343.96 *	327.42 *	280.35	167.47	119.01	164.93	113.22
Wholesale trade	57.32	221.49	161.57	175.45	177.24	117.02	162.43	85.99
Fin. svcs. and real estate	47.44	167.96	233.08 *	179.68	121.37	29.72	124.66	55.76
Retail trade	32.37	285.66	146.35	158.38	162.60	61.56	69.57	60.60
Professional services	35.09	89.70	129.33	143.38	111.09	44.53	61.94	46.77
Other services	43.18	204.60	151.14	110.77	58.36	97.92	86.97	68.62
Ownership								
For profit, incorporated	29.06	111.92	69.67	54.25	108.74	43.58	42.46	53.28
For profit, unincorporated	54.28	113.43	155.98	153.77	170.61	75.90	95.47	80.20
Nonprofit	47.68	159.41	190.83 *	139.42	75.75	55.09	91.67	50.24
Age of firm								
Less than 5 years	112.02	212.62	247.00	166.05	231.48	350.03	150.66	224.01
5-9 years	62.94	217.83	168.41	126.20	157.94	117.83	73.80	91.25
10-19 years	49.46	240.27	132.73	128.03	116.95	128.23	101.80	89.62
20 or more years	25.63	71.63	58.73	88.76	72.72	28.98	37.94	34.93
Multi/single status								
2 or more locations	36.79	243.45 *	233.20	80.56	98.46	30.84	112.27	37.48
1 location only	31.24	94.11	51.16	86.92	63.39	138.98	40.72	61.91
Percent full-time employees								
Less than 25%	187.37	373.03	251.83	234.68	233.12	175.98	301.68	211.27
25-49 %	125.01	451.61 *	166.38	261.71	153.65	152.80	211.00	145.91
50-74 %	61.50	260.75	147.46	161.96	100.88	101.26	156.77	62.91
75% or more	22.96	89.45	56.79	63.81	71.56	33.06	36.59	41.68
Union presence								
No union employees	23.54	95.71	40.91	65.73	41.90	42.75	37.92	40.91
Has union employees	65.64	654.36 *	154.15	123.06	423.68 *	65.56	208.90	83.38
Unknown	72.17	462.20	153.91 *	288.25 *	339.02	102.41	351.85	77.83
Percent low wage employees								
50% or more low wage	38.83	213.09	176.64	114.15	65.04	90.61	124.12	34.12
Less than 50% low wage	26.07	74.44	41.28	74.68	63.69	31.60	23.98	42.77

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.2.b(2010) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	1,035	901	818	1,002	1,105	1,054	888	1,065
Industry group **								
Agric., fish., forest.	982	--	--	--	--	--	378 *	1,377
Mining and manufacturing	985	1,129	983	936	1,275	875	1,034	978
Construction	1,053	1,233	603	1,032	1,495	850	905	1,208
Utilities and transp.	1,007	1,022	570 *	1,104 *	1,095	1,004	900	1,016
Wholesale trade	979	671	1,018	1,123	1,014	902	906	1,003
Fin. svcs. and real estate	1,013	655	585	868	1,057	1,069	662	1,060
Retail trade	1,154	1,124	1,065	1,410	1,187	1,110	1,192	1,147
Professional services	984	677	810	817	1,068	1,041	763	1,030
Other services	1,140	1,201	829	1,080	941	1,282	987	1,176
Ownership								
For profit, incorporated	1,061	937	813	1,089	1,175	1,061	934	1,088
For profit, unincorporated	1,060	832	930	912	1,320	1,046	855	1,131
Nonprofit	898	743 *	606	638	809	1,023	595	931
Age of firm								
Less than 5 years	1,057	706	1,036	939	1,601	1,138	856	1,249
5-9 years	1,050	974	1,024	968	1,079	1,254	961	1,142
10-19 years	1,020	801	843	1,118	1,085	1,045	907	1,074
20 or more years	1,035	968	742	982	1,095	1,051	869	1,059
Multi/single status								
2 or more locations	1,066	699 *	864	1,006	1,123	1,059	954	1,069
1 location only	963	904	815	1,001	1,077	923	881	1,048
Percent full-time employees								
Less than 25%	1,126	423	887 *	1,209	1,303	1,119	785	1,181
25-49 %	1,219	761	976 *	1,117	1,023	1,390	1,064	1,246
50-74 %	954	1,039	801	1,005	1,107	922	979	951
75% or more	1,041	891	815	994	1,104	1,073	873	1,079
Union presence								
No union employees	1,027	898	835	1,006	1,083	1,064	891	1,069
Has union employees	912	931 *	430 *	996	1,163	878	868	914
Unknown	1,212	982	700 *	853 *	1,498	1,212	814	1,222
Percent low wage employees								
50% or more low wage	1,155	1,064	971	1,173	1,106	1,186	1,082	1,165
Less than 50% low wage	1,008	882	797	970	1,105	1,022	861	1,041

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.2.b(2010) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	18.88	77.08	57.47	33.99	46.42	25.55	43.99	21.18
Industry group **								
Agric., fish., forest.	270.77	--	--	--	--	--	190.44 *	316.04
Mining and manufacturing	53.76	182.87	142.17	97.21	165.85	41.27	51.69	56.64
Construction	138.48	296.79	96.31	125.06	367.28	96.15	160.99	194.04
Utilities and transp.	91.98	207.35	265.31 *	369.59 *	214.37	107.72	150.19	92.78
Wholesale trade	53.21	177.23	88.45	152.00	112.42	48.54	87.03	62.06
Fin. svcs. and real estate	32.93	122.00	93.25	222.81	60.54	62.16	60.25	40.35
Retail trade	35.42	207.34	95.37	126.94	113.96	35.01	109.08	35.16
Professional services	29.13	46.08	115.01	51.15	63.40	53.90	47.93	43.69
Other services	40.40	132.85	76.82	98.96	46.00	56.47	54.12	45.52
Ownership								
For profit, incorporated	17.05	87.48	53.03	37.35	67.09	22.46	53.73	16.79
For profit, unincorporated	45.17	114.26	113.29	66.59	103.11	55.89	70.79	51.60
Nonprofit	51.98	223.75 *	88.32	46.53	45.17	82.06	88.35	62.50
Age of firm								
Less than 5 years	89.10	137.23	167.51	139.89	251.79	148.07	116.61	174.32
5-9 years	26.81	145.97	111.20	79.44	97.01	166.07	63.96	66.42
10-19 years	48.61	69.12	81.02	97.85	74.54	68.45	59.86	51.32
20 or more years	18.51	185.31	47.40	43.18	52.66	27.27	66.23	22.12
Multi/single status								
2 or more locations	25.41	239.97 *	95.24	113.50	65.60	26.06	54.90	25.49
1 location only	25.71	77.21	62.70	49.86	44.52	130.09	47.61	40.38
Percent full-time employees								
Less than 25%	62.50	103.67	282.11 *	168.36	158.81	67.24	176.74	72.20
25-49 %	46.13	181.93	340.49 *	109.30	121.24	38.48	125.86	43.75
50-74 %	25.10	160.09	116.56	72.98	62.51	34.16	81.98	32.97
75% or more	21.68	87.71	64.81	38.64	54.13	30.28	51.97	22.69
Union presence								
No union employees	18.49	83.21	57.09	39.35	42.98	36.90	46.08	23.41
Has union employees	44.81	293.36 *	156.30 *	151.16	191.78	38.46	122.50	47.48
Unknown	53.91	290.86	329.91 *	258.85 *	423.69	57.94	186.09	53.76
Percent low wage employees								
50% or more low wage	27.23	111.34	68.80	87.09	59.56	40.75	44.47	33.54
Less than 50% low wage	22.12	87.40	64.40	34.44	59.96	31.97	47.82	25.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.2.c(2010) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	909	724	758	823	991	1,045	783	988
Industry group **								
Agric., fish., forest.	2,139	--	--	--	--	--	1,409 *	2,476
Mining and manufacturing	877	--	--	--	--	--	768	910
Construction	838	--	--	--	--	--	897	715 *
Utilities and transp.	831	--	--	--	--	--	613 *	969
Wholesale trade	1,131	--	--	--	--	--	550 *	1,268
Fin. svcs. and real estate	759	--	--	--	--	--	464	840
Retail trade	1,068	--	--	--	--	--	1,046	1,094
Professional services	746	--	--	--	--	--	668	816
Other services	1,040	--	--	--	--	--	994	1,074
Ownership								
For profit, incorporated	946	--	--	--	--	--	790	1,048
For profit, unincorporated	846	--	--	--	--	--	783	904
Nonprofit	752	--	--	--	--	--	693	768
Age of firm								
Less than 5 years	637	--	--	--	--	--	554	1,051
5-9 years	973	--	--	--	--	--	974	972
10-19 years	797	--	--	--	--	--	896	627
20 or more years	943	--	--	--	--	--	721	1,027
Multi/single status								
2 or more locations	1,028	--	--	--	--	--	854	1,039
1 location only	780	--	--	--	--	--	777	788
Percent full-time employees								
Less than 25%	847	--	--	--	--	--	957 *	778
25-49 %	1,148	--	--	--	--	--	1,073	1,188
50-74 %	817	--	--	--	--	--	788	836
75% or more	907	--	--	--	--	--	756	1,003
Union presence								
No union employees	868	--	--	--	--	--	788	952
Has union employees	812	--	--	--	--	--	587	846
Unknown	1,074	--	--	--	--	--	772 *	1,086
Percent low wage employees								
50% or more low wage	952	--	--	--	--	--	899	983
Less than 50% low wage	897	--	--	--	--	--	754	989

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.2.c(2010) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	38.46	66.49	82.75	58.55	87.75	78.02	47.19	45.68
Industry group **								
Agric., fish., forest.	521.71	--	--	--	--	--	498.82 *	657.84
Mining and manufacturing	135.26	--	--	--	--	--	108.26	199.42
Construction	192.87	--	--	--	--	--	139.88	355.84 *
Utilities and transp.	136.75	--	--	--	--	--	194.92 *	141.73
Wholesale trade	169.98	--	--	--	--	--	178.05 *	193.81
Fin. svcs. and real estate	117.79	--	--	--	--	--	112.14	153.79
Retail trade	112.30	--	--	--	--	--	160.90	120.66
Professional services	68.72	--	--	--	--	--	61.39	94.58
Other services	78.79	--	--	--	--	--	152.65	61.11
Ownership								
For profit, incorporated	44.27	--	--	--	--	--	35.11	67.53
For profit, unincorporated	139.10	--	--	--	--	--	179.13	173.66
Nonprofit	38.45	--	--	--	--	--	118.63	66.35
Age of firm								
Less than 5 years	94.24	--	--	--	--	--	110.82	313.60
5-9 years	108.28	--	--	--	--	--	135.17	149.63
10-19 years	115.06	--	--	--	--	--	122.85	131.42
20 or more years	57.53	--	--	--	--	--	82.32	66.20
Multi/single status								
2 or more locations	58.64	--	--	--	--	--	124.31	61.20
1 location only	49.59	--	--	--	--	--	45.82	121.74
Percent full-time employees								
Less than 25%	241.39	--	--	--	--	--	521.51 *	113.68
25-49 %	57.40	--	--	--	--	--	166.89	35.19
50-74 %	54.00	--	--	--	--	--	132.05	90.15
75% or more	43.61	--	--	--	--	--	63.15	51.44
Union presence								
No union employees	30.85	--	--	--	--	--	43.63	42.59
Has union employees	137.65	--	--	--	--	--	162.72	148.20
Unknown	130.23	--	--	--	--	--	380.80 *	135.39
Percent low wage employees								
50% or more low wage	87.97	--	--	--	--	--	90.96	115.82
Less than 50% low wage	34.94	--	--	--	--	--	59.99	43.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.3(2010) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	20.7%	16.4%	18.2%	21.3%	21.4%	21.2%	18.3%	21.3%
Industry group **								
Agric., fish., forest.	22.8%	--	--	--	--	--	12.4%	29.9%
Mining and manufacturing	21.5%	21.2%	22.5%	22.3%	25.2%	19.4%	22.5%	21.3%
Construction	21.5%	20.3%	18.6%	23.6%	27.3%	15.6%	20.6%	22.5%
Utilities and transp.	19.9%	17.9%	11.0% *	25.2%	22.0%	19.6%	16.4%	20.3%
Wholesale trade	20.5%	13.4%	17.6%	23.3%	18.6%	22.7%	16.7%	22.0%
Fin. svcs. and real estate	19.6%	12.2%	11.5%	17.5%	19.4%	21.3%	12.8%	20.8%
Retail trade	25.9%	20.0%	25.7%	31.0%	28.1%	24.7%	25.3%	26.0%
Professional services	17.9%	13.1%	17.2%	16.5%	19.3%	18.4%	15.5%	18.5%
Other services	23.9%	19.9%	18.6%	22.2%	21.3%	27.7%	19.5%	25.6%
Ownership								
For profit, incorporated	22.1%	17.1%	19.2%	23.5%	24.0%	22.2%	19.6%	22.8%
For profit, unincorporated	21.3%	15.9%	18.6%	21.0%	25.6%	21.5%	17.5%	23.0%
Nonprofit	15.5%	11.5%	9.5%	12.9%	14.6%	17.3%	11.1%	16.1%
Age of firm								
Less than 5 years	21.4%	14.8%	21.2%	19.8%	34.3%	21.8%	17.8%	25.6%
5-9 years	22.1%	20.0%	21.2%	22.3%	23.2%	25.2%	20.5%	24.1%
10-19 years	20.9%	16.5%	21.2%	22.3%	24.1%	19.4%	19.8%	21.6%
20 or more years	20.5%	15.6%	16.3%	21.0%	20.6%	21.3%	17.4%	21.1%
Multi/single status								
2 or more locations	21.3%	12.6%	17.3%	21.0%	21.2%	21.4%	18.6%	21.4%
1 location only	19.5%	16.5%	18.3%	21.4%	21.8%	17.0%	18.3%	21.1%
Percent full-time employees								
Less than 25%	23.8%	13.7%	16.9%	28.6%	26.0%	24.6%	19.5%	25.3%
25-49 %	25.8%	18.3%	18.6%	24.9%	22.9%	30.0%	21.4%	27.1%
50-74 %	19.9%	19.4%	18.6%	19.8%	21.0%	19.8%	19.6%	20.0%
75% or more	20.5%	15.9%	18.2%	21.2%	21.4%	21.1%	18.0%	21.3%
Union presence								
No union employees	20.7%	16.2%	18.9%	21.7%	21.4%	21.5%	18.5%	21.6%
Has union employees	17.9%	17.8%	7.8% *	15.9%	20.3%	17.9%	14.2%	18.1%
Unknown	23.8%	22.3%	10.9%	18.5% *	27.2%	23.8%	18.6%	24.0%
Percent low wage employees								
50% or more low wage	24.6%	19.1%	20.8%	25.9%	22.8%	26.2%	21.9%	25.2%
Less than 50% low wage	19.9%	16.0%	17.8%	20.4%	21.2%	20.2%	17.7%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3(2010) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	0.24%	0.97%	0.90%	0.61%	0.62%	0.40%	0.60%	0.34%
Industry group **								
Agric., fish., forest.	3.26%	--	--	--	--	--	2.34%	4.29%
Mining and manufacturing	1.00%	3.19%	2.04%	0.95%	2.63%	0.72%	0.80%	1.11%
Construction	2.48%	2.78%	2.46%	2.55%	4.58%	2.27%	1.97%	3.22%
Utilities and transp.	1.27%	4.43%	4.81% *	4.49%	3.12%	1.33%	3.09%	1.24%
Wholesale trade	1.07%	1.81%	1.87%	3.07%	2.10%	1.47%	1.28%	1.25%
Fin. svcs. and real estate	0.54%	2.00%	1.79%	2.19%	0.88%	0.94%	1.41%	0.62%
Retail trade	0.46%	2.66%	1.64%	1.70%	2.34%	0.38%	1.59%	0.41%
Professional services	0.32%	0.51%	1.67%	1.07%	0.93%	0.72%	0.71%	0.57%
Other services	0.73%	1.71%	1.29%	1.66%	0.98%	1.22%	1.11%	1.02%
Ownership								
For profit, incorporated	0.27%	1.20%	0.94%	0.57%	1.05%	0.35%	0.69%	0.34%
For profit, unincorporated	0.90%	1.49%	1.72%	1.55%	1.68%	1.46%	1.23%	1.04%
Nonprofit	0.51%	2.53%	1.26%	1.17%	0.46%	0.98%	1.23%	0.68%
Age of firm								
Less than 5 years	1.46%	2.49%	3.11%	2.66%	3.51%	3.74%	1.84%	3.15%
5-9 years	0.77%	1.60%	2.02%	1.93%	2.46%	3.07%	0.84%	1.47%
10-19 years	0.71%	1.57%	1.68%	1.65%	0.94%	0.83%	0.84%	0.91%
20 or more years	0.25%	1.71%	0.82%	0.91%	0.84%	0.40%	0.93%	0.35%
Multi/single status								
2 or more locations	0.37%	2.93%	1.24%	1.17%	0.97%	0.37%	0.77%	0.39%
1 location only	0.45%	0.99%	0.99%	0.89%	0.86%	1.94%	0.65%	0.74%
Percent full-time employees								
Less than 25%	1.43%	2.77%	4.33%	2.27%	3.82%	1.20%	2.17%	1.59%
25-49 %	1.00%	3.31%	2.00%	2.96%	1.97%	1.30%	2.15%	1.12%
50-74 %	0.61%	2.32%	1.99%	1.63%	1.02%	0.55%	1.66%	0.62%
75% or more	0.28%	0.99%	1.13%	0.60%	0.75%	0.45%	0.67%	0.36%
Union presence								
No union employees	0.26%	1.02%	0.81%	0.66%	0.56%	0.63%	0.60%	0.31%
Has union employees	0.68%	3.98%	4.92% *	2.53%	2.15%	0.58%	2.14%	0.78%
Unknown	0.82%	3.96%	2.65%	5.74% *	5.11%	0.97%	2.19%	0.83%
Percent low wage employees								
50% or more low wage	0.46%	1.54%	1.48%	1.57%	0.65%	0.62%	0.96%	0.56%
Less than 50% low wage	0.27%	1.03%	1.08%	0.60%	0.78%	0.49%	0.62%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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Table I.C.3.a(2010) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	20.5%	16.3%	22.5%	22.9%	21.2%	19.6%	20.1%	20.7%
Industry group **								
Agric., fish., forest.	14.0% *	--	--	--	--	--	17.3% *	10.7% *
Mining and manufacturing	21.6%	19.7%	25.5%	26.0%	20.7%	17.8%	24.2%	20.4%
Construction	22.4%	17.9%	24.6%	23.2%	26.4%	19.8% *	22.5%	22.3%
Utilities and transp.	19.7%	17.7% *	20.8% *	27.1%	22.4%	17.6%	16.3%	20.3%
Wholesale trade	17.3%	14.9% *	12.6% *	21.2%	18.1%	19.2%	13.5%	20.6%
Fin. svcs. and real estate	18.2%	12.9%	13.4% *	21.0%	15.5%	20.2%	14.4%	19.1%
Retail trade	29.4%	19.1%	32.3%	32.0%	32.3%	26.9%	27.1%	30.8%
Professional services	18.3%	15.0%	21.7%	18.8%	20.2%	17.1%	18.7%	18.2%
Other services	23.3%	16.8%	24.0%	21.2%	22.8%	28.7%	20.0%	25.7%
Ownership								
For profit, incorporated	22.5%	16.7%	24.4%	25.6%	24.0%	21.3%	21.6%	23.0%
For profit, unincorporated	21.5%	16.4%	21.6%	23.5%	25.1%	20.9%	19.3%	22.8%
Nonprofit	15.4%	10.9%	6.7% *	15.4%	15.8%	16.2%	12.2%	16.0%
Age of firm								
Less than 5 years	21.8%	16.2%	20.7%	15.0%	39.9%	33.6%	17.7%	30.0%
5-9 years	21.5%	22.0%	17.8%	25.3%	18.0%	26.4%	21.3%	21.9%
10-19 years	21.8%	18.2%	27.7%	19.8%	26.9%	18.1%	21.8%	21.8%
20 or more years	20.2%	13.6%	21.6%	24.1%	20.2%	19.5%	19.6%	20.4%
Multi/single status								
2 or more locations	20.3%	11.5% *	24.8%	25.2%	20.4%	19.8%	18.8%	20.4%
1 location only	20.7%	16.3%	22.4%	22.3%	22.6%	16.8%	20.2%	21.6%
Percent full-time employees								
Less than 25%	24.8%	26.1%	22.5%	24.9%	20.8%	30.5%	25.2%	24.5%
25-49 %	24.6%	22.4% *	18.7%	25.1%	27.6%	26.2%	21.0%	26.6%
50-74 %	22.0%	18.8%	24.4%	20.5%	24.4%	21.9%	22.0%	22.0%
75% or more	20.0%	15.3%	22.5%	23.1%	20.5%	19.0%	19.7%	20.2%
Union presence								
No union employees	21.2%	15.4%	23.8%	24.4%	20.9%	20.8%	20.3%	21.7%
Has union employees	16.8%	30.4%	8.0%	9.3% *	22.0%	16.8%	13.5%	17.1%
Unknown	21.2%	31.9%	5.2% *	10.2% *	26.3%	20.9%	22.5%	21.1%
Percent low wage employees								
50% or more low wage	24.5%	17.9%	24.9%	27.1%	20.9%	28.4%	22.5%	25.4%
Less than 50% low wage	19.8%	16.0%	22.1%	21.9%	21.3%	18.5%	19.7%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.3.a(2010) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	0.34%	1.54%	1.21%	1.45%	1.12%	0.65%	0.74%	0.65%
Industry group **								
Agric., fish., forest.	4.85% *	--	--	--	--	--	10.48% *	3.95% *
Mining and manufacturing	1.09%	4.00%	3.55%	2.00%	2.84%	2.25%	2.16%	1.74%
Construction	2.20%	4.08%	3.74%	4.32%	6.25%	7.31% *	2.53%	5.17%
Utilities and transp.	2.55%	9.98% *	6.41% *	6.79%	3.58%	2.46%	4.06%	2.70%
Wholesale trade	1.21%	5.04% *	3.87% *	4.32%	3.65%	2.33%	2.89%	1.86%
Fin. svcs. and real estate	1.14%	3.01%	4.85% *	4.04%	2.54%	1.08%	2.58%	1.35%
Retail trade	1.14%	4.87%	2.67%	2.85%	4.78%	1.95%	1.32%	1.35%
Professional services	0.66%	1.73%	3.12%	2.73%	1.70%	0.83%	1.48%	0.86%
Other services	1.18%	3.33%	2.79%	2.23%	3.03%	2.50%	1.53%	2.34%
Ownership								
For profit, incorporated	0.49%	1.94%	1.49%	1.34%	1.76%	0.87%	0.90%	0.97%
For profit, unincorporated	1.09%	2.31%	3.66%	3.08%	3.84%	1.36%	2.29%	1.41%
Nonprofit	0.79%	2.77%	2.91% *	2.24%	1.30%	1.03%	1.56%	0.88%
Age of firm								
Less than 5 years	2.48%	4.14%	5.20%	4.17%	4.35%	8.19%	3.10%	4.55%
5-9 years	1.49%	3.64%	2.69%	3.53%	3.70%	2.62%	1.51%	2.10%
10-19 years	1.30%	3.70%	3.52%	3.02%	1.55%	2.46%	2.24%	2.02%
20 or more years	0.45%	1.27%	1.43%	1.81%	1.46%	0.57%	0.82%	0.64%
Multi/single status								
2 or more locations	0.69%	4.58% *	5.13%	1.58%	1.62%	0.57%	2.75%	0.69%
1 location only	0.75%	1.57%	1.28%	1.92%	1.35%	2.70%	0.84%	1.47%
Percent full-time employees								
Less than 25%	4.00%	6.07%	6.15%	4.84%	3.92%	8.37%	5.21%	4.42%
25-49 %	3.36%	7.39% *	2.40%	5.36%	8.21%	3.94%	3.66%	3.75%
50-74 %	1.61%	4.60%	3.17%	2.84%	1.87%	2.48%	3.04%	1.50%
75% or more	0.37%	1.50%	1.45%	1.33%	1.40%	0.66%	0.65%	0.77%
Union presence								
No union employees	0.44%	1.59%	0.97%	1.46%	0.90%	0.84%	0.75%	0.79%
Has union employees	1.10%	8.67%	2.40%	3.07% *	3.35%	1.45%	3.89%	1.41%
Unknown	1.40%	6.27%	2.87% *	6.91% *	6.22%	1.96%	5.08%	1.60%
Percent low wage employees								
50% or more low wage	0.92%	3.96%	3.65%	3.11%	1.13%	1.89%	2.39%	1.17%
Less than 50% low wage	0.38%	1.23%	1.32%	1.38%	1.20%	0.62%	0.62%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.3.b(2010) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	20.8%	17.1%	16.5%	21.0%	21.7%	21.4%	17.8%	21.5%
Industry group **								
Agric., fish., forest.	22.0%	--	--	--	--	--	7.5% *	33.5%
Mining and manufacturing	21.7%	22.9%	21.2%	21.3%	26.7%	19.7%	22.3%	21.7%
Construction	22.0%	23.1%	14.4%	24.4%	29.0%	15.5%	20.0%	23.8%
Utilities and transp.	20.1%	21.4%	9.5% *	24.1%	22.1%	20.0%	16.9%	20.4%
Wholesale trade	20.4%	13.2%	20.4%	24.5%	18.6%	20.4%	18.7%	20.9%
Fin. svcs. and real estate	20.3%	12.6%	11.3%	16.9%	20.6%	21.7%	12.8%	21.3%
Retail trade	25.2%	21.6%	22.5%	30.4%	27.0%	24.4%	25.0%	25.3%
Professional services	18.0%	12.7%	15.3%	16.1%	19.1%	18.8%	14.6%	18.7%
Other services	23.9%	21.8%	16.6%	22.3%	20.7%	27.2%	19.1%	25.2%
Ownership								
For profit, incorporated	22.1%	18.0%	16.7%	23.3%	24.2%	22.3%	19.1%	22.8%
For profit, unincorporated	21.6%	16.0%	18.5%	20.3%	26.2%	21.3%	17.2%	23.1%
Nonprofit	15.6%	11.5%	10.3%	11.5%	14.2%	17.7%	10.1%	16.2%
Age of firm								
Less than 5 years	22.0%	15.5%	23.2%	21.3%	33.9%	19.4%	18.9%	24.5%
5-9 years	22.4%	20.0%	21.4%	22.3%	24.2%	24.9%	20.3%	24.8%
10-19 years	20.9%	15.3%	17.7%	24.9%	23.8%	19.7%	18.8%	21.9%
20 or more years	20.7%	17.3%	14.5%	20.0%	20.8%	21.5%	16.9%	21.3%
Multi/single status								
2 or more locations	21.5%	14.6%	16.7%	20.3%	21.6%	21.6%	19.0%	21.5%
1 location only	19.4%	17.1%	16.5%	21.3%	21.9%	17.2%	17.7%	21.3%
Percent full-time employees								
Less than 25%	24.2%	8.2% *	15.5% *	27.2%	30.4%	23.7%	15.4%	25.8%
25-49 %	25.6%	15.5%	20.0% *	22.7%	21.2%	29.7%	21.6%	26.3%
50-74 %	19.6%	20.3%	16.0%	19.5%	20.6%	19.6%	19.0%	19.7%
75% or more	20.8%	16.8%	16.4%	21.0%	21.7%	21.4%	17.6%	21.6%
Union presence								
No union employees	20.8%	17.1%	16.9%	21.1%	21.6%	21.6%	18.0%	21.6%
Has union employees	18.3%	15.4% *	7.1% *	19.4%	20.5%	18.1%	15.0%	18.5%
Unknown	24.2%	17.5%	14.2% *	18.9%	27.7%	24.2%	17.1%	24.3%
Percent low wage employees								
50% or more low wage	24.9%	22.9%	19.2%	25.2%	23.7%	25.7%	22.5%	25.2%
Less than 50% low wage	20.0%	16.5%	16.1%	20.2%	21.2%	20.4%	17.2%	20.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.3.b(2010) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	0.31%	1.32%	1.19%	0.64%	0.69%	0.48%	0.85%	0.35%
Industry group **								
Agric., fish., forest.	5.28%	--	--	--	--	--	3.87% *	6.01%
Mining and manufacturing	1.10%	3.32%	3.15%	2.32%	2.83%	0.75%	1.31%	1.14%
Construction	2.91%	3.66%	2.24%	2.93%	7.14%	2.24%	2.52%	4.24%
Utilities and transp.	1.49%	4.68%	5.66% *	5.96%	3.98%	1.58%	3.80%	1.44%
Wholesale trade	1.19%	3.25%	1.72%	3.68%	2.27%	0.86%	1.51%	1.47%
Fin. svcs. and real estate	0.56%	3.06%	1.81%	3.12%	0.88%	1.10%	1.38%	0.70%
Retail trade	0.42%	3.61%	2.28%	2.36%	2.08%	0.36%	2.32%	0.42%
Professional services	0.47%	0.81%	2.08%	1.05%	1.22%	0.87%	0.99%	0.74%
Other services	0.87%	2.64%	1.33%	2.14%	1.39%	1.37%	1.21%	1.14%
Ownership								
For profit, incorporated	0.33%	1.58%	1.20%	0.71%	1.10%	0.46%	1.03%	0.31%
For profit, unincorporated	1.05%	1.93%	2.26%	1.29%	1.99%	1.39%	1.46%	1.19%
Nonprofit	0.77%	3.07%	1.44%	0.94%	0.80%	1.22%	1.53%	0.94%
Age of firm								
Less than 5 years	2.13%	3.91%	3.18%	3.10%	4.04%	4.31%	2.87%	3.51%
5-9 years	0.70%	2.73%	2.44%	2.46%	2.18%	3.45%	1.37%	1.56%
10-19 years	0.96%	1.59%	1.55%	1.89%	1.08%	1.01%	1.26%	0.93%
20 or more years	0.28%	2.65%	0.97%	0.90%	0.88%	0.51%	1.19%	0.36%
Multi/single status								
2 or more locations	0.42%	3.98%	1.77%	1.70%	1.18%	0.46%	1.05%	0.43%
1 location only	0.55%	1.33%	1.35%	0.97%	0.96%	2.25%	0.94%	0.81%
Percent full-time employees								
Less than 25%	1.22%	2.87% *	5.31% *	3.59%	4.30%	1.11%	3.48%	1.29%
25-49 %	1.00%	3.84%	6.32% *	2.32%	2.80%	0.79%	2.34%	0.98%
50-74 %	0.50%	2.77%	2.44%	1.83%	1.23%	0.65%	1.66%	0.60%
75% or more	0.35%	1.48%	1.43%	0.73%	0.84%	0.55%	1.02%	0.35%
Union presence								
No union employees	0.35%	1.45%	1.16%	0.76%	0.75%	0.76%	0.90%	0.40%
Has union employees	0.83%	5.28% *	5.53% *	2.60%	2.44%	0.73%	3.05%	0.90%
Unknown	0.90%	5.18%	10.15% *	5.31%	6.29%	0.95%	3.38%	0.90%
Percent low wage employees								
50% or more low wage	0.47%	2.38%	1.99%	1.66%	1.11%	0.57%	1.04%	0.55%
Less than 50% low wage	0.36%	1.42%	1.39%	0.70%	0.92%	0.62%	0.91%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.C.3.c(2010) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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%	14.3%	16.5%	18.2%	19.4%	23.2%	16.3%	21.3%
Industry group **								
Agric., fish., forest.	31.1%	--	--	--	--	--	27.9% *	32.1%
Mining and manufacturing	17.8%	--	--	--	--	--	16.6%	18.1%
Construction	16.1%	--	--	--	--	--	19.0%	11.5% *
Utilities and transp.	17.2%	--	--	--	--	--	13.8% *	19.1%
Wholesale trade	25.8%	--	--	--	--	--	13.0%	28.7%
Fin. svcs. and real estate	15.7%	--	--	--	--	--	9.0%	17.8%
Retail trade	24.0%	--	--	--	--	--	22.8%	25.5%
Professional services	15.2%	--	--	--	--	--	13.5%	16.7%
Other services	25.9%	--	--	--	--	--	20.4%	31.7%
Ownership								
For profit, incorporated	20.4%	--	--	--	--	--	16.8%	22.7%
For profit, unincorporated	18.4%	--	--	--	--	--	15.5%	21.5%
Nonprofit	14.4%	--	--	--	--	--	13.2%	14.7%
Age of firm								
Less than 5 years	15.8%	--	--	--	--	--	13.6%	27.4%
5-9 years	21.0%	--	--	--	--	--	20.3%	22.2% *
10-19 years	17.9%	--	--	--	--	--	19.3%	15.1%
20 or more years	19.6%	--	--	--	--	--	14.3%	21.7%
Multi/single status								
2 or more locations	21.8%	--	--	--	--	--	16.0%	22.3%
1 location only	16.6%	--	--	--	--	--	16.3%	17.3%
Percent full-time employees								
Less than 25%	20.0% *	--	--	--	--	--	18.1% *	21.8%
25-49 %	31.2%	--	--	--	--	--	21.8%	39.3%
50-74 %	17.4%	--	--	--	--	--	16.8%	17.7%
75% or more	18.9%	--	--	--	--	--	15.7%	20.9%
Union presence								
No union employees	18.6%	--	--	--	--	--	16.5%	21.0%
Has union employees	14.4%	--	--	--	--	--	10.2%	15.1%
Unknown	23.4%	--	--	--	--	--	16.0% *	23.7%
Percent low wage employees								
50% or more low wage	22.7%	--	--	--	--	--	18.7%	25.5%
Less than 50% low wage	18.5%	--	--	--	--	--	15.7%	20.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.3.c(2010) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	0.80%	1.27%	1.60%	1.32%	1.41%	1.71%	0.96%	0.99%
Industry group **								
Agric., fish., forest.	6.09%	--	--	--	--	--	10.23% *	7.78%
Mining and manufacturing	1.96%	--	--	--	--	--	2.89%	2.93%
Construction	4.05%	--	--	--	--	--	3.16%	4.74% *
Utilities and transp.	3.12%	--	--	--	--	--	4.42% *	3.23%
Wholesale trade	4.03%	--	--	--	--	--	3.55%	4.71%
Fin. svcs. and real estate	2.00%	--	--	--	--	--	2.27%	2.95%
Retail trade	2.09%	--	--	--	--	--	3.18%	3.73%
Professional services	1.34%	--	--	--	--	--	1.30%	1.69%
Other services	2.13%	--	--	--	--	--	3.51%	3.17%
Ownership								
For profit, incorporated	0.91%	--	--	--	--	--	0.73%	1.39%
For profit, unincorporated	3.09%	--	--	--	--	--	3.11%	3.88%
Nonprofit	0.97%	--	--	--	--	--	2.26%	1.48%
Age of firm								
Less than 5 years	2.63%	--	--	--	--	--	3.30%	6.95%
5-9 years	2.42%	--	--	--	--	--	2.76%	8.18% *
10-19 years	2.18%	--	--	--	--	--	2.19%	3.28%
20 or more years	1.21%	--	--	--	--	--	1.84%	1.37%
Multi/single status								
2 or more locations	1.27%	--	--	--	--	--	2.50%	1.31%
1 location only	1.04%	--	--	--	--	--	0.93%	2.97%
Percent full-time employees								
Less than 25%	6.61% *	--	--	--	--	--	10.49% *	5.38%
25-49 %	2.52%	--	--	--	--	--	3.57%	7.82%
50-74 %	1.44%	--	--	--	--	--	2.54%	2.31%
75% or more	0.92%	--	--	--	--	--	1.27%	1.13%
Union presence								
No union employees	0.66%	--	--	--	--	--	0.90%	0.98%
Has union employees	2.91%	--	--	--	--	--	2.35%	3.10%
Unknown	2.67%	--	--	--	--	--	5.81% *	2.65%
Percent low wage employees								
50% or more low wage	1.79%	--	--	--	--	--	1.73%	2.43%
Less than 50% low wage	0.82%	--	--	--	--	--	1.17%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.4(2010) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2010

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	51.3%	60.9%	60.2%	58.6%	53.5%	46.9%	60.3%	49.3%
Industry group **								
Agric., fish., forest.	52.3%	51.9%	59.3%	48.4%	46.1%	57.2%	54.7%	50.7%
Mining and manufacturing	44.7%	60.5%	54.9%	53.2%	45.5%	41.0%	55.9%	42.9%
Construction	51.4%	57.2%	55.4%	51.3%	46.5%	45.9%	56.1%	46.5%
Utilities and transp.	46.2%	63.4%	61.1%	56.6%	49.4%	43.8%	58.0%	45.2%
Wholesale trade	49.5%	58.8%	54.5%	58.4%	47.2%	44.5%	56.6%	47.3%
Fin. svcs. and real estate	48.2%	58.9%	58.7%	57.4%	51.2%	45.2%	58.6%	46.8%
Retail trade	58.5%	61.1%	67.1%	62.9%	61.7%	55.9%	64.4%	57.2%
Professional services	52.4%	63.8%	61.5%	61.7%	57.0%	46.5%	62.7%	50.3%
Other services	57.2%	61.3%	65.9%	62.2%	60.5%	52.5%	63.6%	55.4%
Ownership								
For profit, incorporated	50.5%	59.8%	59.9%	57.3%	50.9%	46.7%	59.7%	48.3%
For profit, unincorporated	53.8%	64.6%	62.3%	59.5%	53.2%	47.9%	62.1%	50.9%
Nonprofit	53.3%	60.7%	59.8%	64.5%	60.5%	47.2%	62.6%	52.3%
Age of firm								
Less than 5 years	59.4%	62.6%	62.0%	62.4%	57.0%	51.8%	63.8%	54.7%
5-9 years	54.6%	58.9%	60.3%	57.4%	50.5%	43.2%	59.3%	49.7%
10-19 years	55.4%	60.3%	60.6%	60.9%	56.0%	47.1%	60.5%	52.6%
20 or more years	50.3%	61.5%	59.9%	57.8%	53.2%	46.9%	60.0%	48.9%
Multi/single status								
2 or more locations	48.5%	58.4%	63.1%	57.4%	52.4%	47.0%	59.6%	48.3%
1 location only	57.4%	60.9%	60.1%	59.0%	55.2%	43.5%	60.4%	54.1%
Percent full-time employees								
Less than 25%	56.9%	57.2%	67.1%	56.3%	60.5%	54.3%	57.6%	56.7%
25-49 %	58.4%	58.2%	67.3%	63.9%	62.6%	54.3%	62.8%	57.4%
50-74 %	55.2%	59.9%	64.1%	67.7%	61.8%	51.4%	63.4%	53.9%
75% or more	50.3%	61.3%	59.5%	57.5%	52.1%	45.5%	59.9%	48.1%
Union presence								
No union employees	53.9%	61.5%	61.1%	59.6%	54.5%	48.0%	61.2%	51.4%
Has union employees	45.3%	44.2%	45.8%	48.6%	46.5%	45.0%	43.6%	45.4%
Unknown	47.2%	64.4%	56.7%	49.6%	53.5%	46.6%	60.4%	46.8%
Percent low wage employees								
50% or more low wage	61.4%	61.2%	70.0%	69.6%	66.4%	57.1%	67.1%	60.3%
Less than 50% low wage	49.5%	60.8%	59.0%	56.7%	51.0%	45.0%	59.3%	47.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.

Table I.C.4(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2010

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	0.31%	0.75%	0.89%	0.76%	0.52%	0.41%	0.58%	0.31%
Industry group **								
Agric., fish., forest.	4.37%	6.14%	11.93%	5.28%	11.47%	5.18%	4.54%	5.83%
Mining and manufacturing	0.65%	3.72%	1.88%	1.35%	1.34%	0.79%	1.84%	0.70%
Construction	0.80%	1.70%	2.70%	1.91%	5.08%	2.82%	1.18%	2.72%
Utilities and transp.	1.17%	4.93%	6.81%	4.57%	3.72%	1.70%	4.27%	1.28%
Wholesale trade	1.12%	3.99%	2.89%	2.08%	1.31%	2.73%	1.87%	1.41%
Fin. svcs. and real estate	0.57%	3.32%	1.47%	3.70%	1.92%	0.63%	1.71%	0.62%
Retail trade	0.72%	2.82%	2.32%	1.58%	1.86%	0.62%	1.78%	0.74%
Professional services	0.45%	1.03%	1.34%	1.27%	0.68%	0.73%	0.77%	0.47%
Other services	0.60%	1.87%	1.92%	1.44%	1.08%	1.23%	1.06%	0.73%
Ownership								
For profit, incorporated	0.30%	0.73%	1.10%	0.86%	0.70%	0.44%	0.41%	0.34%
For profit, unincorporated	0.93%	1.43%	1.66%	2.20%	2.56%	1.03%	1.24%	0.95%
Nonprofit	0.95%	3.51%	1.93%	1.68%	0.71%	1.37%	1.98%	1.03%
Age of firm								
Less than 5 years	2.25%	2.29%	3.01%	2.37%	3.94%	4.75%	1.90%	3.29%
5-9 years	1.34%	2.04%	2.73%	2.70%	3.70%	2.48%	1.47%	2.48%
10-19 years	1.14%	1.86%	1.87%	1.26%	1.32%	2.03%	1.22%	1.46%
20 or more years	0.29%	1.25%	0.76%	0.84%	0.59%	0.39%	0.71%	0.30%
Multi/single status								
2 or more locations	0.37%	5.11%	2.39%	1.80%	0.72%	0.39%	1.58%	0.37%
1 location only	0.42%	0.80%	0.91%	0.85%	0.88%	2.63%	0.63%	0.90%
Percent full-time employees								
Less than 25%	1.41%	3.55%	7.35%	4.18%	2.87%	1.94%	3.96%	1.13%
25-49 %	0.94%	4.21%	3.25%	1.64%	3.49%	1.50%	2.23%	0.99%
50-74 %	0.72%	1.65%	2.12%	1.77%	1.21%	0.92%	0.86%	0.80%
75% or more	0.31%	0.64%	0.79%	0.83%	0.59%	0.47%	0.53%	0.32%
Union presence								
No union employees	0.39%	0.78%	0.78%	0.68%	0.64%	0.64%	0.53%	0.45%
Has union employees	0.61%	4.66%	5.29%	2.72%	2.61%	0.55%	2.97%	0.58%
Unknown	0.57%	4.63%	3.58%	5.51%	1.70%	0.70%	2.83%	0.62%
Percent low wage employees								
50% or more low wage	0.67%	1.70%	2.45%	1.22%	0.91%	1.28%	1.39%	0.83%
Less than 50% low wage	0.32%	0.88%	0.88%	0.98%	0.58%	0.32%	0.68%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.C.4.a(2010) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2010

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	18.3%	58.8%	43.3%	29.2%	16.7%	6.5%	44.9%	11.1%
Industry group **								
Agric., fish., forest.	29.3%	--	--	--	--	--	59.5%	8.2%*
Mining and manufacturing	13.9%	44.5%	36.6%	23.8%	11.8%	7.6%	34.0%	9.9%
Construction	38.1%	55.2%	46.7%	31.0%	29.8%	24.8%	46.0%	28.2%
Utilities and transp.	16.7%	50.0%	55.9%	30.1%	31.1%	9.3%*	45.3%	13.4%
Wholesale trade	19.7%	65.4%	42.3%	22.3%	13.9%	6.9%*	46.4%	9.9%
Fin. svcs. and real estate	13.5%	68.6%	54.9%	34.2%	17.6%	1.6%	55.8%	6.6%
Retail trade	11.1%	55.4%	32.3%	17.9%	11.6%	2.8%*	35.9%	5.1%
Professional services	21.5%	63.0%	46.6%	36.0%	18.2%	8.9%	49.5%	14.2%
Other services	18.4%	52.0%	37.5%	30.3%	14.7%	6.5%	41.4%	10.8%
Ownership								
For profit, incorporated	17.3%	58.0%	42.7%	26.6%	15.8%	5.9%	43.5%	9.8%
For profit, unincorporated	23.2%	59.5%	41.5%	31.7%	11.2%	10.0%	47.8%	12.7%
Nonprofit	18.7%	64.7%	53.1%	39.2%	21.6%	7.2%	50.8%	14.6%
Age of firm								
Less than 5 years	37.5%	56.8%	48.9%	40.7%	14.8%*	12.8%*	51.1%	20.1%
5-9 years	28.1%	52.7%	35.7%	27.0%	3.4%	10.5%*	43.3%	9.5%
10-19 years	28.2%	57.4%	39.7%	32.1%	17.7%	12.6%	43.5%	18.3%
20 or more years	15.5%	62.0%	45.7%	27.8%	17.4%	6.0%	45.0%	10.2%
Multi/single status								
2 or more locations	9.5%	53.9%	39.4%	28.9%	15.1%	6.4%	35.7%	8.7%
1 location only	34.6%	58.9%	43.5%	29.3%	19.1%	10.8%*	45.8%	20.5%
Percent full-time employees								
Less than 25%	21.9%	68.0%	55.8%	29.9%	21.1%	6.5%	53.9%	12.7%
25-49 %	18.1%	57.0%	43.7%	31.1%	18.6%	4.6%*	40.5%	12.3%
50-74 %	13.9%	54.2%	44.1%	30.1%	13.9%	4.8%	45.3%	8.1%
75% or more	19.0%	59.4%	42.9%	29.0%	16.9%	7.0%	44.9%	11.6%
Union presence								
No union employees	21.2%	59.4%	42.6%	28.3%	16.6%	4.8%	44.8%	11.7%
Has union employees	15.1%	56.5%	55.0%	38.9%	18.0%	11.4%	49.4%	13.4%
Unknown	7.2%	38.0%	51.7%	48.5%	15.2%*	5.1%	43.9%	6.1%
Percent low wage employees								
50% or more low wage	13.1%	53.2%	32.7%	22.7%	15.7%	3.6%	37.1%	8.3%
Less than 50% low wage	19.4%	59.6%	44.9%	30.6%	16.9%	7.2%	46.2%	11.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.C.4.a(2010) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2010

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	0.71%	1.62%	1.77%	1.80%	1.28%	0.78%	1.35%	0.68%
Industry group **								
Agric., fish., forest.	6.00%	--	--	--	--	--	7.04%	3.12%*
Mining and manufacturing	1.34%	7.44%	4.66%	2.66%	1.92%	1.34%	2.59%	1.20%
Construction	4.47%	5.05%	5.18%	6.71%	7.33%	7.09%	3.97%	5.86%
Utilities and transp.	2.83%	10.15%	9.12%	7.57%	7.87%	2.86%*	7.05%	3.07%
Wholesale trade	1.80%	4.44%	5.88%	5.25%	2.90%	2.20%*	2.80%	1.71%
Fin. svcs. and real estate	0.99%	3.07%	6.66%	4.44%	4.38%	0.30%	3.57%	0.98%
Retail trade	1.25%	6.11%	4.39%	3.16%	2.59%	0.91%*	3.72%	0.98%
Professional services	1.11%	2.21%	3.00%	2.62%	2.28%	1.59%	1.83%	1.40%
Other services	1.32%	3.39%	2.35%	3.94%	2.17%	1.28%	2.25%	1.50%
Ownership								
For profit, incorporated	0.66%	1.84%	2.08%	1.80%	1.55%	0.90%	1.61%	0.76%
For profit, unincorporated	2.30%	2.75%	2.42%	4.16%	2.03%	2.66%	1.40%	2.19%
Nonprofit	1.01%	4.35%	5.25%	4.07%	2.76%	1.07%	3.60%	1.01%
Age of firm								
Less than 5 years	2.97%	5.55%	6.31%	6.99%	4.75%*	7.10%*	4.12%	5.00%
5-9 years	1.50%	2.70%	3.14%	5.68%	0.83%	5.41%*	0.73%	2.47%
10-19 years	1.57%	3.30%	3.01%	2.40%	2.99%	2.45%	1.60%	1.88%
20 or more years	0.79%	1.83%	1.85%	1.93%	1.47%	0.80%	1.68%	0.76%
Multi/single status								
2 or more locations	0.72%	10.71%	3.82%	1.81%	1.20%	0.75%	1.64%	0.74%
1 location only	0.88%	1.66%	1.90%	2.19%	1.61%	6.27%*	1.35%	1.48%
Percent full-time employees								
Less than 25%	2.36%	5.64%	10.43%	6.05%	5.01%	1.78%	3.96%	2.27%
25-49 %	2.15%	7.64%	5.04%	7.05%	4.46%	2.15%*	4.36%	2.39%
50-74 %	1.03%	3.80%	4.30%	3.52%	2.48%	1.11%	2.58%	0.91%
75% or more	0.79%	1.86%	1.99%	1.69%	1.59%	0.92%	1.39%	0.85%
Union presence								
No union employees	0.72%	1.60%	1.68%	1.61%	1.44%	0.70%	1.28%	0.71%
Has union employees	1.79%	7.41%	8.92%	5.85%	4.03%	1.78%	3.43%	1.77%
Unknown	1.10%	10.59%	9.12%	12.68%	8.11%*	0.87%	6.51%	1.07%
Percent low wage employees								
50% or more low wage	0.72%	3.95%	3.56%	2.90%	1.28%	0.91%	2.08%	0.79%
Less than 50% low wage	0.85%	1.79%	1.95%	2.19%	1.73%	0.99%	1.42%	0.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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