

**Table I.C.2(2005) 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, 2005**

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	723	577	657	762	739	737	641	748
Industry group **								
Agric., fish., forest.	298*	307*	811	295*	103*	439	333*	255*
Mining and manufacturing	637	527	755	708	652	603	682	629
Construction	725	708	584	797	571	986	668	787
Utilities and transp.	748	566	674	1,209	934	673	997	711
Wholesale trade	636	600	637	687	609	624	554	680
Fin. svcs. and real estate	724	582	571	642	687	768	539	756
Retail trade	852	690	920	810	1,022	818	801	865
Professional services	674	509	477	800	691	686	560	708
Other services	839	576	761	819	914	876	718	883
Ownership								
For profit, incorporated	740	593	690	800	741	750	668	762
For profit, unincorporated	709	616	616	679	803	722	598	759
Nonprofit	654	320	413	639	700	676	507	681
Age of firm								
Less than 5 years	765	671	800	728	588	1,340*	741	805
5-9 years	754	686	503	935	828	795	614	930
10-19 years	709	600	653	715	784	739	642	767
20 or more years	715	504	676	756	733	722	631	740
Unknown	739	.	613*	813	672	741	871*	738
Multi/single status								
2 or more locations	732	492	784	729	713	737	706	733
1 location only	707	578	647	774	779	727	635	815
Percent full-time employees								
Less than 25%	840	756*	590*	795	1,086	738	832	844
25-49 %	834	768	1,035	865	845	799	985	795
50-74 %	767	479	556	894	814	791	600	811
75% or more	709	579	652	743	714	725	627	735
Union presence								
No union employees	727	572	662	734	763	758	639	765
Has union employees	681	575	530*	1,182*	592	666	646	683
Unknown	771	1,045*	868*	594*	719	775	756	772
Percent low wage employees								
50% or more low wage	840	643	760	951	767	865	690	879
Less than 50% low wage	699	568	640	719	734	710	632	720

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

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	14.11	31.18	29.97	52.85	36.47	15.22	20.42	14.90
Industry group **								
Agric., fish., forest.	100.90 *	121.71 *	218.95	159.60 *	271.82 *	123.17	115.55 *	191.44 *
Mining and manufacturing	18.75	68.28	62.08	74.06	46.82	23.19	43.65	18.70
Construction	52.22	112.81	50.71	123.57	28.59	96.17	67.23	66.57
Utilities and transp.	59.89	122.65	128.04	179.28	86.41	58.35	114.19	55.56
Wholesale trade	36.06	90.38	91.03	103.06	44.85	37.73	58.00	38.92
Fin. svcs. and real estate	15.56	147.76	121.68	140.26	41.60	11.27	78.34	16.63
Retail trade	23.91	76.44	87.07	113.95	136.27	28.05	40.01	28.39
Professional services	30.80	34.05	59.94	138.96	44.88	18.44	31.51	33.35
Other services	35.97	53.27	135.51	72.15	98.29	50.90	50.36	35.92
Ownership								
For profit, incorporated	14.26	44.54	35.24	67.29	33.12	14.22	21.78	13.69
For profit, unincorporated	42.18	30.76	86.07	133.52	94.07	54.04	31.91	56.18
Nonprofit	34.71	47.56	104.93	99.47	65.14	36.89	61.99	37.40
Age of firm								
Less than 5 years	123.24	136.03	131.11	209.08	110.46	502.43 *	83.15	232.93
5-9 years	49.68	105.47	93.74	128.95	93.62	79.51	52.07	95.10
10-19 years	20.92	56.16	51.31	39.45	45.54	70.91	23.04	34.56
20 or more years	13.80	39.24	44.05	62.03	38.86	21.02	27.95	14.64
Unknown	17.12	.	186.19 *	223.08	75.24	16.86	268.23 *	17.10
Multi/single status								
2 or more locations	12.47	99.62	143.90	62.12	35.45	14.71	75.45	12.82
1 location only	30.33	31.40	24.21	71.17	59.59	62.34	21.58	54.23
Percent full-time employees								
Less than 25%	61.85	235.05 *	250.32 *	148.66	184.30	50.39	135.82	85.87
25-49 %	48.31	92.20	217.33	124.06	151.87	50.38	117.78	61.58
50-74 %	32.83	41.49	86.65	56.13	108.28	36.28	47.81	42.34
75% or more	14.63	38.15	32.36	57.93	30.69	14.33	23.62	17.13
Union presence								
No union employees	15.48	28.31	33.76	30.56	40.67	22.29	18.97	19.39
Has union employees	47.24	121.48	207.03 *	363.81 *	81.74	29.11	138.28	44.49
Unknown	40.60	367.58 *	290.19 *	247.59 *	86.40	41.95	174.56	40.42
Percent low wage employees								
50% or more low wage	48.52	138.30	105.43	202.07	85.54	39.89	47.99	62.56
Less than 50% low wage	12.42	40.67	25.44	22.41	31.56	15.88	22.71	15.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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