

Table I.C.2.a(2005) 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, 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	707	660	764	855	638	675	709	707
Industry group **								
Agric., fish., forest.	262 *	155 *	429 *	429 *	38 *	786	296 *	225 *
Mining and manufacturing	626	480	816	786	549	573	677	610
Construction	763	772	626	990	555 *	716	819	662
Utilities and transp.	630	383 *	651 *	1,258	806	480	1,086	547
Wholesale trade	607	851 *	712	498	538	634	622	596
Fin. svcs. and real estate	756	1,126	910	579	765	720	909	723
Retail trade	916	728	1,216	1,009	900	817	996	880
Professional services	675	466	473	1,103	596	617	551	709
Other services	740	586	874 *	694	714	788	702	757
Ownership								
For profit, incorporated	771	732	826	995	660	708	803	758
For profit, unincorporated	599	581	632	600 *	612	590	559	626
Nonprofit	567	277	360 *	468	607	611	341	606
Age of firm								
Less than 5 years	748	1,121	556 *	665 *	569 *	458 *	874	537
5-9 years	825	653	742 *	1,095	734	611	708	1,025
10-19 years	728	687	725	800	773	574	704	747
20 or more years	701	522	810	855	597	698	694	703
Unknown	667	.	.	517 *	669	669	265 *	671
Multi/single status								
2 or more locations	664	279 *	1,630 *	725	567	678	877	655
1 location only	765	663	717	904	727	608	693	866
Percent full-time employees								
Less than 25%	598	572 *	165 *	629 *	685	611	607	593
25-49 %	842	935	1,568 *	1,070	596 *	570	1,305	587
50-74 %	670	575	605	735	695	669	678	667
75% or more	709	659	751	863	628	680	684	718
Union presence								
No union employees	717	637	772	743	683	733	708	721
Has union employees	702	722	621 *	2,936	402	613	699	702
Unknown	605	1,955 *	957 *	251 *	721	574	794	591
Percent low wage employees								
50% or more low wage	901	703	936 *	1,292	544	886	732	966
Less than 50% low wage	670	654	735	737	656	638	705	657

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.a(2005) 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, 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	24.04	74.29	57.71	85.11	52.60	14.90	25.90	28.29
Industry group **								
Agric., fish., forest.	278.18 *	88.95 *	150.57 *	287.78 *	254.33 *	224.98	167.61 *	345.97 *
Mining and manufacturing	52.85	119.52	229.33	133.14	79.29	68.98	142.38	53.86
Construction	81.57	154.00	110.51	282.10	171.71 *	181.71	95.72	118.31
Utilities and transp.	118.13	139.77 *	223.43 *	315.58	212.74	116.63	270.75	116.52
Wholesale trade	59.58	280.90 *	166.83	87.70	95.61	37.36	120.88	34.41
Fin. svcs. and real estate	41.24	224.26	267.89	121.01	89.76	26.25	159.54	29.68
Retail trade	39.88	147.21	111.53	96.57	128.17	47.10	84.48	37.40
Professional services	69.74	35.90	49.09	237.62	54.24	36.55	40.24	83.12
Other services	46.19	155.06	462.88 *	82.99	135.23	45.75	89.68	45.07
Ownership								
For profit, incorporated	40.09	118.21	69.86	163.64	50.84	22.95	34.64	47.62
For profit, unincorporated	45.27	94.52	174.41	180.72 *	129.50	47.87	48.91	63.46
Nonprofit	50.18	74.19	146.97 *	131.11	79.00	55.56	56.84	58.75
Age of firm								
Less than 5 years	119.36	273.86	296.08 *	273.00 *	192.95 *	226.97 *	185.29	118.10
5-9 years	79.60	84.92	230.20 *	200.25	123.85	118.51	103.59	200.57
10-19 years	49.27	110.70	119.76	98.59	88.84	52.95	80.92	64.20
20 or more years	32.58	85.17	102.94	105.56	59.22	21.66	41.81	38.76
Unknown	26.85	.	.	161.35 *	115.27	28.31	96.88 *	28.17
Multi/single status								
2 or more locations	18.04	97.00 *	861.48 *	60.99	46.61	15.86	124.02	18.80
1 location only	67.99	74.94	69.12	135.33	72.56	85.83	35.70	164.88
Percent full-time employees								
Less than 25%	85.95	185.91 *	588.34 *	197.21 *	163.21	164.75	116.01	114.49
25-49 %	84.19	209.11	868.54 *	276.32	247.68 *	40.96	243.42	66.50
50-74 %	41.68	82.21	132.25	109.34	141.20	37.79	90.88	71.07
75% or more	30.98	92.11	74.43	95.27	61.15	18.47	32.50	39.22
Union presence								
No union employees	27.39	69.30	54.99	57.38	61.67	23.93	23.83	35.94
Has union employees	154.64	201.53	354.11 *	800.26	51.59	42.46	138.42	160.24
Unknown	46.92	608.00 *	298.23 *	196.32 *	130.43	51.14	234.75	40.48
Percent low wage employees								
50% or more low wage	137.66	136.57	433.58 *	337.03	89.16	66.06	129.75	190.08
Less than 50% low wage	26.31	87.33	64.20	77.61	56.92	17.15	32.83	27.49

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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