

Table I.D.2(2005) Average total employee contribution (in dollars) per enrolled employee for family 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	2,585	2,103	3,158	3,521	2,837	2,328	2,930	2,521
Industry group **								
Agric., fish., forest.	2,571	3,390 *	2,203	3,529	1,931	1,588	3,064	2,023
Mining and manufacturing	2,048	2,244	3,316	2,930	2,017	1,903	3,016	1,975
Construction	2,402	1,884	2,314	3,454	1,700	2,544	2,534	2,305
Utilities and transp.	2,263	2,803	4,968	3,422	3,148	1,863	4,276	2,030
Wholesale trade	2,506	1,666	3,159	3,489	2,742	2,019	2,556	2,491
Fin. svcs. and real estate	2,517	1,916	2,874	3,135	2,818	2,417	2,459	2,523
Retail trade	3,030	2,378	3,471	3,413	4,264	2,602	3,098	3,015
Professional services	2,811	2,243	3,504	4,404	3,514	2,352	3,345	2,722
Other services	3,087	1,961	3,105	3,251	3,021	3,213	2,735	3,184
Ownership								
For profit, incorporated	2,524	2,023	3,083	3,579	2,670	2,287	2,944	2,448
For profit, unincorporated	2,776	2,579	3,710	3,447	3,178	2,354	3,109	2,663
Nonprofit	2,804	1,380	2,916	3,210	3,356	2,556	2,511	2,839
Age of firm								
Less than 5 years	2,343	2,292	3,624	3,554	1,643 *	1,971	2,873	1,957
5-9 years	2,986	2,181	2,774	3,431	3,527	3,124	2,430	3,561
10-19 years	3,089	2,042	3,312	3,819	3,396	2,549	3,020	3,135
20 or more years	2,609	2,060	3,127	3,434	2,751	2,312	2,996	2,535
Unknown	2,351	.	676 *	5,145	3,111	2,318	5,455	2,345
Multi/single status								
2 or more locations	2,421	2,225	2,308	3,548	2,662	2,315	3,176	2,406
1 location only	3,060	2,101	3,219	3,511	3,192	2,876	2,905	3,251
Percent full-time employees								
Less than 25%	3,141	2,994	2,073	3,691	3,987	2,757	2,758	3,301
25-49 %	2,857	1,233 *	2,735	3,095	3,578	2,853	2,411	2,967
50-74 %	2,827	2,617	2,473	3,799	3,321	2,652	2,718	2,848
75% or more	2,546	2,042	3,255	3,513	2,770	2,271	2,977	2,468
Union presence								
No union employees	2,834	2,167	3,415	3,705	2,967	2,522	3,092	2,764
Has union employees	1,904	1,417	1,241 *	2,378	1,966	1,893	1,428	1,938
Unknown	2,678	855 *	5,972	4,053	4,058	2,578	4,140	2,644
Percent low wage employees								
50% or more low wage	3,049	2,315	3,621	4,068	3,203	2,879	3,292	3,006
Less than 50% low wage	2,530	2,075	3,109	3,464	2,798	2,258	2,889	2,463

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.D.2(2005) Standard error for average total employee contribution (in dollars) per enrolled employee for family 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	37.56	74.14	114.64	69.61	79.02	51.50	62.43	50.69
Industry group **								
Agric., fish., forest.	475.01	1,468.50 *	646.32	830.28	501.71	301.83	571.96	420.55
Mining and manufacturing	59.28	560.34	384.62	197.53	106.60	68.41	261.32	64.41
Construction	165.07	251.15	206.99	391.91	376.07	232.01	182.74	273.34
Utilities and transp.	151.93	661.52	828.41	295.83	350.45	124.85	332.64	140.99
Wholesale trade	159.90	184.98	347.48	566.48	177.97	148.50	169.93	180.47
Fin. svcs. and real estate	40.09	276.12	406.46	298.30	171.96	35.04	248.22	49.00
Retail trade	101.95	501.53	236.22	296.62	286.13	137.80	205.33	119.15
Professional services	56.47	92.57	443.38	221.76	86.77	124.42	138.47	76.88
Other services	111.13	307.44	436.98	202.25	272.18	211.67	195.23	134.99
Ownership								
For profit, incorporated	46.83	77.54	124.97	93.70	95.05	50.42	93.83	54.12
For profit, unincorporated	99.67	283.60	241.45	286.88	310.12	150.72	222.86	81.65
Nonprofit	128.48	267.94	413.19	375.60	169.40	190.08	217.77	142.80
Age of firm								
Less than 5 years	326.24	260.62	417.02	537.08	571.64 *	224.18	192.46	461.98
5-9 years	99.52	256.49	344.09	276.54	315.03	228.76	190.77	171.51
10-19 years	112.98	204.10	356.68	228.58	172.54	224.23	181.71	135.30
20 or more years	34.33	159.12	113.09	89.29	80.97	46.38	106.89	48.34
Unknown	77.27	.	207.40 *	889.11	371.88	82.53	1,503.59	77.43
Multi/single status								
2 or more locations	53.51	592.85	595.56	167.15	119.07	55.73	253.26	57.56
1 location only	58.07	76.08	96.06	69.89	148.86	326.56	60.56	104.70
Percent full-time employees								
Less than 25%	259.78	757.54	549.70	612.93	684.04	378.27	638.52	265.27
25-49 %	175.40	527.09 *	337.73	665.25	538.94	183.33	275.46	208.43
50-74 %	118.01	439.54	536.95	507.45	249.63	145.01	192.74	137.56
75% or more	34.05	90.69	122.30	74.31	74.09	44.75	73.07	44.78
Union presence								
No union employees	42.18	77.96	151.50	81.47	116.83	63.33	58.17	52.73
Has union employees	87.88	301.81	466.32 *	476.57	245.68	91.88	304.62	94.45
Unknown	118.21	451.56 *	1,404.07	796.69	567.67	115.18	1,014.72	112.13
Percent low wage employees								
50% or more low wage	117.56	296.93	575.15	282.39	186.92	208.63	194.83	141.64
Less than 50% low wage	44.56	66.18	110.20	72.43	82.57	64.98	57.22	60.20

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.

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