

Table I.D.2.a(2005) Average total employee contribution (in dollars) for exclusive-provider plans 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	2,621	2,196	3,801	3,482	3,153	2,158	3,175	2,489
Industry group **								
Agric., fish., forest.	3,084	4,209	3,018	2,888 *	4,680 *	1,909	3,286	2,150
Mining and manufacturing	2,199	1,479 *	2,845	3,314	2,352	1,913	2,682	2,145
Construction	3,461	2,265	4,532	3,739	3,140	2,730	3,804	2,911
Utilities and transp.	1,791	1,505 *	3,848	2,945	3,046	1,471	2,722	1,674
Wholesale trade	2,784	2,277 *	3,354	3,394	2,617	2,384	3,137	2,615
Fin. svcs. and real estate	2,531	2,259	4,034	3,728	2,948	2,284	3,398	2,427
Retail trade	3,243	2,489	3,482	3,417	4,707	2,517	3,133	3,294
Professional services	2,461	2,868	2,909	3,869	3,637	1,927	3,143	2,378
Other services	3,196	1,476	4,719	3,065	3,192	3,329	2,870	3,355
Ownership								
For profit, incorporated	2,596	2,413	3,834	3,632	2,951	2,093	3,428	2,392
For profit, unincorporated	2,536	2,038	3,323	3,101	2,959	2,269	2,638	2,489
Nonprofit	2,748	706 *	4,185	2,957	3,758	2,327	2,351	2,801
Age of firm								
Less than 5 years	2,648	1,612	3,197	2,685	3,693 *	1,735 *	2,285	3,180
5-9 years	3,063	2,401	2,975	3,976	3,239	2,803	2,837	3,432
10-19 years	3,213	2,367	3,764	3,694	3,413	2,751	3,277	3,168
20 or more years	2,658	2,138	4,095	3,443	2,999	2,149	3,354	2,507
Unknown	2,184	.	.	3,764	5,085	2,100	3,750 *	2,180
Multi/single status								
2 or more locations	2,317	2,477	3,300	3,253	3,037	2,113	3,418	2,287
1 location only	3,277	2,192	3,827	3,562	3,301	3,563	3,150	3,433
Percent full-time employees								
Less than 25%	3,685	3,427 *	1,525 *	5,656	4,753	2,864 *	3,201 *	4,137
25-49 %	2,750	811 *	3,589	2,961	5,257	2,515	2,645	2,809
50-74 %	2,562	2,683	3,485	2,354 *	3,116	2,285	2,663	2,541
75% or more	2,614	2,179	3,896	3,563	3,115	2,131	3,259	2,466
Union presence								
No union employees	3,053	2,291	3,870	3,698	3,271	2,663	3,271	2,973
Has union employees	1,674	865 *	2,037 *	2,244	2,262	1,536	2,010	1,653
Unknown	2,496	495 *	9,151	2,156 *	5,631	2,192	4,268	2,430
Percent low wage employees								
50% or more low wage	3,194	2,242	4,223	3,063	3,528	3,111	3,121	3,212
Less than 50% low wage	2,561	2,191	3,759	3,525	3,116	2,053	3,181	2,413

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.a(2005) Standard error for average total employee contribution (in dollars) for exclusive-provider plans 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	64.38	184.87	261.93	87.15	159.06	46.25	147.84	78.13
Industry group **								
Agric., fish., forest.	923.92	1,252.95	889.03	894.28 *	1,479.95 *	537.70	975.11	620.72
Mining and manufacturing	195.30	567.11 *	702.19	421.90	233.81	241.41	470.16	211.14
Construction	136.14	515.03	813.81	552.48	524.64	702.95	248.52	460.73
Utilities and transp.	331.44	786.75 *	962.17	850.87	703.28	393.13	597.72	411.37
Wholesale trade	136.26	803.28 *	722.27	381.97	381.77	163.24	500.63	201.51
Fin. svcs. and real estate	107.53	418.08	722.09	598.29	307.68	102.45	390.58	114.20
Retail trade	123.99	626.58	462.14	341.39	333.66	102.45	485.83	156.71
Professional services	122.17	364.70	332.64	299.36	293.15	76.47	267.65	136.29
Other services	260.65	273.69	580.71	560.34	693.08	389.82	391.73	310.34
Ownership								
For profit, incorporated	78.91	253.52	273.28	137.40	100.32	86.15	188.78	86.23
For profit, unincorporated	188.28	370.79	517.10	873.75	353.00	246.09	255.89	217.43
Nonprofit	222.82	304.42 *	845.14	458.90	313.18	212.49	446.19	224.56
Age of firm								
Less than 5 years	398.25	371.40	805.70	704.57	1,209.87 *	864.77 *	475.30	308.28
5-9 years	191.40	640.98	527.58	601.46	531.74	704.98	332.15	436.99
10-19 years	173.95	292.90	529.78	249.25	365.18	251.72	338.88	152.04
20 or more years	99.64	346.25	435.16	156.83	141.32	82.76	184.63	101.86
Unknown	89.30	.	.	1,005.41	953.61	79.78	1,182.60 *	87.41
Multi/single status								
2 or more locations	64.41	708.21	818.07	280.35	160.95	45.50	440.19	58.05
1 location only	126.08	190.55	257.52	127.38	266.29	488.76	128.09	244.01
Percent full-time employees								
Less than 25%	852.17	1,204.80 *	594.38 *	1,129.91	906.72	883.73 *	1,110.82 *	698.48
25-49 %	182.42	449.33 *	830.14	692.75	1,299.33	145.71	401.35	232.26
50-74 %	208.09	439.60	659.02	787.89 *	334.99	266.15	417.69	264.63
75% or more	87.99	203.22	313.18	126.23	189.05	65.23	150.79	94.69
Union presence								
No union employees	77.45	206.64	306.83	92.24	136.73	94.44	157.59	72.14
Has union employees	118.36	341.08 *	707.11 *	461.75	365.19	86.48	487.86	111.90
Unknown	481.31	387.50 *	2,671.90	716.73 *	1,115.64	300.79	1,271.94	423.49
Percent low wage employees								
50% or more low wage	320.58	480.57	798.54	462.38	471.70	505.80	306.77	390.84
Less than 50% low wage	73.99	208.26	296.94	80.71	178.46	71.00	176.50	94.79

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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