

Table I.D.2.b(2005) Average total employee contribution (in dollars) for mixed-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	2,565	2,146	2,873	3,500	2,733	2,379	2,836	2,523
Industry group **								
Agric., fish., forest.	2,301	3,320 *	1,012 *	3,651 *	1,871	1,551	2,749	2,010
Mining and manufacturing	2,007	3,058	3,181	2,713	1,948	1,911	3,090	1,939
Construction	2,110	1,907	1,489	3,374	1,486	2,447	1,924	2,210
Utilities and transp.	2,489	3,941	5,216	3,939	3,211	2,041	4,661	2,226
Wholesale trade	2,465	1,392	3,250	3,738	2,778	1,970	2,416	2,477
Fin. svcs. and real estate	2,444	1,473	2,344	2,748	2,701	2,416	2,031	2,487
Retail trade	2,960	2,460	3,483	3,459	4,034	2,612	3,178	2,927
Professional services	2,920	2,250	3,358	4,423	3,468	2,541	3,320	2,852
Other services	3,128	2,422	2,495	3,314	3,056	3,251	2,849	3,182
Ownership								
For profit, incorporated	2,494	1,977	2,730	3,530	2,608	2,331	2,749	2,457
For profit, unincorporated	2,865	2,943	3,681	3,680	3,239	2,421	3,386	2,722
Nonprofit	2,800	1,504	2,618	3,127	3,033	2,704	2,595	2,822
Age of firm								
Less than 5 years	2,178	2,748	3,708	4,570	1,189 *	2,060	3,296	1,652 *
5-9 years	3,079	2,164	2,944	3,167	3,871	3,217	2,334	3,685
10-19 years	3,016	2,016	3,121	3,890	3,241	2,531	2,904	3,086
20 or more years	2,573	2,085	2,699	3,405	2,692	2,340	2,867	2,524
Unknown	2,404	.	688 *	3,722	2,684	2,392	3,070	2,403
Multi/single status								
2 or more locations	2,442	1,801 *	1,971	3,594	2,555	2,373	2,913	2,434
1 location only	2,993	2,151	2,951	3,466	3,183	2,599	2,828	3,186
Percent full-time employees								
Less than 25%	3,189	3,130	2,848 *	2,994	4,192	2,936	2,681	3,348
25-49 %	2,868	1,560 *	2,194	3,135 *	3,130	2,920	2,322	2,953
50-74 %	2,923	2,705	2,051 *	4,281	3,350	2,795	2,756	2,950
75% or more	2,516	2,064	2,973	3,473	2,670	2,312	2,864	2,463
Union presence								
No union employees	2,754	2,210	3,174	3,653	2,854	2,499	3,030	2,694
Has union employees	1,984	1,626	1,011	2,548	1,900	2,005	1,272	2,032
Unknown	2,701	674 *	4,213	3,385	3,542	2,654	3,394	2,688
Percent low wage employees								
50% or more low wage	3,025	2,255	3,527	4,538	3,109	2,863	3,351	2,980
Less than 50% low wage	2,509	2,131	2,805	3,404	2,695	2,315	2,780	2,467

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.b(2005) Standard error for average total employee contribution (in dollars) for mixed-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	56.68	179.40	198.32	115.73	112.83	54.10	104.09	63.21
Industry group **								
Agric., fish., forest.	550.73	1,657.18*	403.99*	1,101.84*	443.73	356.48	684.13	485.21
Mining and manufacturing	60.36	831.19	467.36	125.81	144.32	71.73	266.03	67.88
Construction	204.42	325.76	351.11	677.90	393.56	249.80	254.08	258.97
Utilities and transp.	187.97	855.61	975.50	572.89	361.88	162.91	461.62	175.25
Wholesale trade	222.00	275.47	508.04	745.13	212.40	178.13	360.27	231.25
Fin. svcs. and real estate	49.12	312.76	419.48	269.82	134.43	44.90	326.87	47.20
Retail trade	109.35	525.48	499.01	504.84	361.09	154.11	234.39	124.42
Professional services	81.15	152.71	515.19	254.10	131.97	153.92	191.43	106.06
Other services	132.36	454.77	538.60	437.09	359.17	225.41	328.29	156.17
Ownership								
For profit, incorporated	54.65	131.20	213.92	120.16	112.81	45.98	117.85	60.56
For profit, unincorporated	123.17	517.45	512.96	216.63	352.25	166.92	336.50	95.72
Nonprofit	154.64	340.08	783.50	493.38	164.08	241.98	311.27	176.79
Age of firm								
Less than 5 years	482.75	500.54	594.06	1,113.79	604.67*	319.07	297.99	651.43*
5-9 years	136.40	291.87	388.04	284.13	430.04	281.02	208.08	217.00
10-19 years	154.68	264.18	445.15	324.25	262.12	229.67	243.91	160.32
20 or more years	37.84	215.19	153.36	132.77	96.15	40.70	147.19	54.04
Unknown	84.62	.	210.88*	880.66	397.11	85.38	880.67	84.67
Multi/single status								
2 or more locations	60.57	550.63*	586.78	201.02	127.37	59.80	268.66	63.09
1 location only	91.99	179.10	179.56	135.01	157.14	509.06	112.86	121.41
Percent full-time employees								
Less than 25%	256.39	828.04	906.92*	705.72	796.31	326.16	481.26	203.96
25-49 %	212.64	681.75*	382.78	1,031.21*	350.93	231.03	322.50	236.08
50-74 %	156.51	634.43	668.58*	583.88	382.29	182.91	340.92	169.13
75% or more	50.75	183.72	205.31	97.02	114.86	45.27	112.70	56.90
Union presence								
No union employees	52.56	189.93	175.99	98.57	133.42	71.10	95.34	62.30
Has union employees	106.21	372.78	266.17	468.62	236.63	116.46	218.96	118.51
Unknown	162.26	293.26*	1,183.50	705.76	573.02	164.80	850.99	160.20
Percent low wage employees								
50% or more low wage	81.76	672.55	623.43	339.07	235.53	143.04	369.05	89.02
Less than 50% low wage	59.31	166.94	186.17	114.64	119.17	64.60	93.82	69.57

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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** 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.