

Table I.D.3.a(2005) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in 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	25.0%	22.0%	37.2%	34.4%	30.7%	20.2%	31.8%	23.5%
Industry group **								
Agric., fish., forest.	32.8%	48.0%	29.4% *	30.3% *	41.8% *	25.0%	34.6% *	23.9%
Mining and manufacturing	22.6%	16.1% *	29.7%	32.0%	26.6%	18.8%	27.0%	22.1%
Construction	35.1%	22.3%	46.1%	36.8%	32.5%	32.3%	39.9%	28.0%
Utilities and transp.	16.6%	13.0% *	36.3%	31.6%	25.0%	13.6%	25.1% *	15.5%
Wholesale trade	26.7%	20.7% *	32.3%	35.0%	23.9%	22.8%	30.8%	24.8%
Fin. svcs. and real estate	24.1%	21.2%	37.9%	37.1%	28.2%	21.7%	32.7%	23.1%
Retail trade	33.5%	25.3%	36.6%	34.1%	48.3%	26.5%	31.8%	34.3%
Professional services	21.9%	26.6%	28.2%	34.7%	32.6%	17.0%	29.0%	21.1%
Other services	32.0%	17.4%	43.1%	33.0%	29.9%	32.6%	30.6%	32.6%
Ownership								
For profit, incorporated	25.3%	23.6%	38.3%	35.4%	29.8%	20.1%	33.9%	23.2%
For profit, unincorporated	25.0%	21.5%	31.3%	32.0%	31.5%	21.2%	27.0%	24.1%
Nonprofit	24.2%	7.8% *	36.7%	30.4%	32.4%	20.0%	24.6%	24.1%
Age of firm								
Less than 5 years	28.7%	16.3%	30.4%	35.6%	36.1%	20.5% *	25.8%	32.6%
5-9 years	30.3%	24.1%	30.6%	37.1%	34.1%	23.9%	28.3%	33.7%
10-19 years	31.9%	24.6%	38.6%	36.9%	32.6%	26.6%	33.6%	30.7%
20 or more years	25.6%	20.9%	38.9%	33.1%	29.2%	20.6%	32.7%	24.1%
Unknown	19.7%	.	.	43.3%	45.5%	18.9%	46.9% *	19.6%
Multi/single status								
2 or more locations	21.9%	21.7% *	31.3%	33.7%	29.5%	19.8%	34.2%	21.6%
1 location only	32.0%	22.0%	37.5%	34.6%	32.2%	31.7%	31.5%	32.5%
Percent full-time employees								
Less than 25%	38.3%	46.6%	15.0% *	59.6%	44.7%	25.2%	38.3%	38.2%
25-49 %	27.3%	9.5% *	30.6%	32.4%	46.8%	24.9%	26.2%	27.9%
50-74 %	23.6%	24.4%	31.7%	24.8%	28.9%	20.7%	25.4%	23.3%
75% or more	25.0%	21.6%	38.9%	34.8%	30.6%	20.0%	32.7%	23.3%
Union presence								
No union employees	29.4%	23.1%	37.7%	36.2%	32.1%	24.8%	32.7%	28.2%
Has union employees	15.7%	7.6% *	21.5% *	22.6%	21.9%	14.2%	20.1%	15.4%
Unknown	24.1%	5.2% *	78.3%	34.6% *	47.2%	21.3%	44.7%	23.4%
Percent low wage employees								
50% or more low wage	33.0%	25.8%	38.1%	33.7%	39.1%	31.3%	33.0%	33.0%
Less than 50% low wage	24.2%	21.7%	37.1%	34.4%	30.0%	19.0%	31.7%	22.6%

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.3.a(2005) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in 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	0.58%	1.96%	2.35%	1.32%	1.41%	0.47%	1.47%	0.69%
Industry group **								
Agric., fish., forest.	7.92%	14.27%	9.02% *	10.02% *	13.20% *	7.03%	10.71% *	7.10%
Mining and manufacturing	1.71%	6.89% *	6.49%	4.42%	2.39%	1.99%	5.11%	1.90%
Construction	1.91%	5.79%	7.12%	5.66%	5.82%	7.69%	3.26%	4.87%
Utilities and transp.	2.97%	9.96% *	10.04%	7.47%	5.94%	3.19%	7.64% *	3.50%
Wholesale trade	1.56%	6.70% *	8.17%	5.82%	3.79%	1.44%	4.71%	2.24%
Fin. svcs. and real estate	0.98%	4.20%	7.32%	6.95%	2.71%	0.86%	4.05%	0.77%
Retail trade	1.21%	6.30%	4.09%	3.97%	3.65%	1.30%	4.40%	1.99%
Professional services	1.05%	2.73%	3.80%	3.00%	2.34%	0.60%	2.64%	1.12%
Other services	2.55%	2.99%	4.54%	5.89%	7.44%	3.68%	3.60%	3.27%
Ownership								
For profit, incorporated	0.77%	2.32%	2.48%	1.92%	1.10%	0.81%	1.83%	0.87%
For profit, unincorporated	1.92%	4.73%	5.02%	8.24%	4.18%	2.24%	2.82%	2.14%
Nonprofit	1.87%	3.16% *	6.69%	4.79%	2.43%	2.01%	3.98%	1.96%
Age of firm								
Less than 5 years	2.60%	3.63%	7.45%	7.38%	8.61%	7.54% *	3.22%	3.48%
5-9 years	1.82%	6.04%	5.60%	4.79%	5.51%	5.09%	3.37%	3.41%
10-19 years	1.44%	3.08%	4.58%	3.25%	3.39%	2.23%	2.70%	1.80%
20 or more years	0.94%	3.23%	4.10%	2.09%	1.30%	0.74%	1.81%	0.95%
Unknown	0.93%	.	.	11.95%	7.50%	0.85%	15.03% *	0.92%
Multi/single status								
2 or more locations	0.58%	6.89% *	7.43%	2.81%	1.38%	0.47%	3.98%	0.54%
1 location only	1.19%	2.09%	2.27%	1.83%	2.54%	3.60%	1.33%	2.16%
Percent full-time employees								
Less than 25%	6.58%	13.56%	5.68% *	10.68%	10.34%	6.89%	9.86%	5.98%
25-49 %	1.37%	4.77% *	6.60%	7.39%	8.79%	2.35%	3.34%	2.30%
50-74 %	1.80%	3.49%	5.39%	6.52%	2.81%	2.30%	3.44%	2.31%
75% or more	0.81%	2.22%	2.51%	1.44%	1.57%	0.65%	1.51%	0.84%
Union presence								
No union employees	0.84%	2.10%	2.79%	1.23%	1.37%	1.13%	1.32%	0.82%
Has union employees	1.11%	3.70% *	6.52% *	4.41%	3.34%	0.92%	5.73%	1.06%
Unknown	3.73%	3.98% *	22.70%	10.70% *	9.87%	2.56%	12.22%	3.28%
Percent low wage employees								
50% or more low wage	3.25%	5.89%	5.90%	5.74%	4.54%	4.85%	3.16%	3.95%
Less than 50% low wage	0.68%	2.19%	2.61%	1.33%	1.36%	0.69%	1.85%	0.85%

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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