

Table I.C.2(2006) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006

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	788	595	669	797	833	815	705	812
Industry group **								
Agric., fish., forest.	485	.	.	.	.	.	540	432
Mining and manufacturing	675	502	586	752	635	692	661	678
Construction	652	477	725	591	719	809	607	697
Utilities and transp.	848	1,149	1,411	1,059	930	733	1,291	769
Wholesale trade	740	520	535	768	870	762	605	805
Fin. svcs. and real estate	796	600	448	924	732	846	651	821
Retail trade	923	640	757	1,090	984	925	797	950
Professional services	724	531	621	715	850	713	632	751
Other services	979	775	752	886	1,082	1,061	860	1,023
Ownership								
For profit, incorporated	809	591	715	817	855	838	723	836
For profit, unincorporated	787	691	609	850	763	841	722	815
Nonprofit	688	348	325	664	806	674	530	713
Age of firm								
Less than 5 years	711	617	723	864	772	658*	682	766
5-9 years	768	625	747	955	801	636	715	835
10-19 years	807	631	688	783	1,048	762	745	860
20 or more years	782	563	638	779	805	825	691	807
Unknown	808	404*	529*	478	700	816	487	810
Multi/single status								
2 or more locations	816	580*	601	763	838	816	818	816
1 location only	739	596	674	805	825	793	696	799
Percent full-time employees								
Less than 25%	1,019	545	822	1,115	1,081	1,057	838	1,057
25-49 %	856	839	893	893	813	854	924	835
50-74 %	850	705	699	903	839	895	750	884
75% or more	773	568	653	776	827	799	686	798
Union presence								
No union employees	794	601	670	818	856	828	711	829
Has union employees	689	424	548*	483	691	712	527	697
Unknown	893	449*	1,154*	810	741	905	706	898
Percent low wage employees								
50% or more low wage	866	777	696	902	843	890	842	871
Less than 50% low wage	771	568	666	775	831	795	684	798

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006

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	16.23	40.89	36.48	29.40	55.72	15.30	25.73	18.53
Industry group **								
Agric., fish., forest.	100.00	.	.	.	.	.	109.33	112.66
Mining and manufacturing	16.46	111.84	98.32	49.93	23.56	26.67	54.25	16.36
Construction	51.07	73.39	107.00	81.38	48.56	107.41	59.68	54.91
Utilities and transp.	81.17	214.35	363.07	217.89	126.56	39.66	280.21	45.75
Wholesale trade	37.16	96.96	83.73	69.47	82.06	52.76	52.94	51.63
Fin. svcs. and real estate	25.23	92.53	108.91	143.52	66.04	15.17	104.28	22.39
Retail trade	31.59	84.93	43.14	98.00	93.84	49.82	47.30	39.68
Professional services	41.28	62.06	61.33	80.23	94.37	29.59	45.82	45.86
Other services	37.93	81.00	109.12	72.96	138.31	48.04	87.45	40.64
Ownership								
For profit, incorporated	9.84	39.29	42.52	30.55	33.50	10.69	25.14	10.23
For profit, unincorporated	41.98	86.71	90.81	54.75	82.17	60.61	64.03	55.20
Nonprofit	49.95	91.81	76.15	70.99	108.09	32.77	49.32	60.71
Age of firm								
Less than 5 years	57.74	101.45	131.30	182.69	85.64	277.86*	57.28	78.84
5-9 years	38.63	52.07	64.65	106.70	81.52	83.51	46.10	62.95
10-19 years	56.94	105.72	44.44	84.90	131.38	73.83	58.63	84.07
20 or more years	22.81	55.26	59.54	25.75	50.39	30.40	25.00	27.73
Unknown	14.10	135.96*	180.83*	101.15	51.32	15.01	100.36	14.25
Multi/single status								
2 or more locations	13.58	282.95*	108.19	81.31	50.07	15.16	61.75	14.07
1 location only	30.75	42.18	35.72	28.40	80.77	102.45	27.97	51.41
Percent full-time employees								
Less than 25%	78.05	129.59	212.66	215.34	148.54	92.29	181.52	80.61
25-49 %	51.36	179.40	126.09	131.83	112.92	65.55	81.82	52.08
50-74 %	27.05	79.80	68.70	49.05	69.95	38.89	68.79	31.06
75% or more	16.71	40.48	43.95	33.67	62.60	16.33	29.28	20.00
Union presence								
No union employees	15.24	40.47	38.47	32.35	65.17	17.55	26.24	19.82
Has union employees	27.46	105.77	166.31*	84.08	40.77	33.64	95.53	27.58
Unknown	37.50	402.59*	497.42*	234.97	107.11	33.59	173.73	36.42
Percent low wage employees								
50% or more low wage	17.98	61.07	84.03	44.61	46.78	30.78	41.01	24.82
Less than 50% low wage	19.04	41.60	38.42	30.66	68.41	14.12	27.01	22.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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