

**Table I.D.2(2006) 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, 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	2,890	2,597	3,137	3,545	3,346	2,617	3,101	2,848
Industry group **								
Agric., fish., forest.	1,230	.	.	.	.	.	1,552	1,099 *
Mining and manufacturing	2,376	2,293	2,748	3,426	2,440	2,145	3,159	2,293
Construction	2,730	1,672	3,196	2,452	3,325	3,090	2,542	2,927
Utilities and transp.	2,237	1,588 *	3,012	3,016	2,835	2,050	3,125	2,141
Wholesale trade	2,796	2,111	3,049	3,406	3,149	2,473	3,042	2,720
Fin. svcs. and real estate	2,903	3,444	2,345	3,742	2,758	2,854	3,046	2,884
Retail trade	3,299	2,139	3,345	4,673	4,011	3,039	3,382	3,285
Professional services	3,034	2,854	3,671	4,155	3,960	2,518	3,432	2,964
Other services	3,711	2,878	3,010	3,545	4,792	3,560	3,203	3,867
Ownership								
For profit, incorporated	2,898	2,473	3,293	3,456	3,363	2,646	3,124	2,852
For profit, unincorporated	2,982	3,150	3,066	4,056	2,817	2,784	3,292	2,890
Nonprofit	2,766	2,071	1,584	3,666	3,653	2,338	2,494	2,795
Age of firm								
Less than 5 years	3,982	3,352	3,215	4,850	3,715	5,147	3,406	4,765
5-9 years	3,552	3,239	3,097	3,452	4,769	2,291	3,207	3,878
10-19 years	3,540	2,627	3,600	3,643	4,601	2,603	3,227	3,772
20 or more years	2,773	2,208	2,941	3,495	3,049	2,473	2,996	2,728
Unknown	2,745	3,183	3,002	1,213 *	3,071	2,741	2,466	2,746
Multi/single status								
2 or more locations	2,717	1,956 *	2,823	3,271	3,147	2,605	3,066	2,711
1 location only	3,316	2,602	3,160	3,617	3,644	3,006	3,104	3,559
Percent full-time employees								
Less than 25%	3,812	1,471 *	2,364 *	4,409	5,518	3,438	2,405	4,191
25-49 %	2,850	1,920	2,260	5,206	3,116	2,661	3,257	2,782
50-74 %	3,143	2,933	2,695	3,918	4,106	2,767	2,956	3,181
75% or more	2,856	2,603	3,216	3,471	3,242	2,593	3,122	2,803
Union presence								
No union employees	3,165	2,724	3,305	3,804	3,577	2,808	3,258	3,138
Has union employees	2,082	556 *	1,169 *	1,773	2,337	2,102	1,186	2,133
Unknown	2,848	1,582 *	1,598 *	3,399	3,115	2,845	2,581 *	2,853
Percent low wage employees								
50% or more low wage	3,089	2,366	3,392	4,101	3,486	2,889	3,431	3,049
Less than 50% low wage	2,861	2,621	3,117	3,491	3,326	2,571	3,072	2,816

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.D.2(2006) 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, 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	33.93	218.26	145.72	138.82	113.43	28.11	110.11	27.83
Industry group **								
Agric., fish., forest.	321.21	.	.	.	.	.	398.92	332.82 *
Mining and manufacturing	43.02	288.14	306.33	121.00	120.38	51.06	185.60	50.11
Construction	175.31	225.71	353.87	265.02	431.25	383.59	204.38	227.79
Utilities and transp.	131.14	508.62 *	732.68	681.01	261.76	80.45	451.91	88.96
Wholesale trade	157.43	258.23	502.34	502.74	244.54	159.23	320.88	132.14
Fin. svcs. and real estate	96.72	511.55	455.77	411.33	193.30	111.14	290.62	105.85
Retail trade	118.73	323.72	371.23	539.45	311.02	111.50	210.66	115.11
Professional services	80.78	289.58	272.77	210.37	276.97	74.88	206.20	90.81
Other services	132.53	628.35	314.68	370.13	544.59	131.82	259.17	147.10
Ownership								
For profit, incorporated	43.18	218.95	182.21	163.84	101.64	24.58	125.27	30.76
For profit, unincorporated	103.92	354.27	324.84	393.70	319.83	190.59	203.12	142.36
Nonprofit	101.20	461.47	290.71	544.55	291.80	63.39	235.87	114.71
Age of firm								
Less than 5 years	275.45	485.60	401.89	505.49	406.40	1,046.90	312.12	620.70
5-9 years	330.82	391.38	419.04	372.32	948.71	218.86	207.64	565.88
10-19 years	191.26	257.88	399.40	163.85	363.70	139.40	233.90	220.13
20 or more years	41.81	228.87	198.00	164.66	126.52	53.28	160.79	50.32
Unknown	45.02	806.46	881.85	794.66 *	316.36	42.13	523.50	44.76
Multi/single status								
2 or more locations	36.94	763.34 *	329.63	186.75	108.14	26.40	262.21	36.15
1 location only	87.83	219.68	153.19	166.39	172.84	263.01	113.93	123.66
Percent full-time employees								
Less than 25%	301.49	673.71 *	778.91 *	842.78	893.32	356.12	469.46	386.71
25-49 %	171.02	505.51	349.97	441.24	421.65	187.01	336.98	148.28
50-74 %	137.46	310.71	466.66	742.34	371.09	178.18	236.79	152.72
75% or more	27.78	223.73	152.88	161.76	104.69	26.15	98.13	23.82
Union presence								
No union employees	47.64	234.34	142.03	132.51	145.09	56.14	115.21	49.98
Has union employees	59.22	205.13 *	719.60 *	418.47	235.81	78.13	249.81	68.38
Unknown	52.07	808.07 *	1,204.00 *	964.10	399.95	57.80	1,000.88 *	56.96
Percent low wage employees								
50% or more low wage	102.75	326.68	455.83	313.64	420.71	85.46	162.90	113.67
Less than 50% low wage	40.00	237.30	157.80	144.87	112.73	27.21	119.30	30.72

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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