

Table I.D.2(2008) 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, 2008

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	3,394	2,340	3,820	4,023	3,752	3,225	3,458	3,383
Industry group **								
Agric., fish., forest.	2,578	.	.	.	.	.	1,974	2,997
Mining and manufacturing	2,598	2,180	3,755	3,272	2,685	2,408	3,322	2,533
Construction	3,367	2,484	3,735	3,658	3,355	3,215	3,349	3,383
Utilities and transp.	3,231	3,214	4,432	3,359	3,366	3,135	3,771	3,178
Wholesale trade	3,413	1,481	3,415	4,414	4,354	2,735	3,583	3,370
Fin. svcs. and real estate	3,432	2,195	4,873	4,240	3,687	3,333	3,576	3,417
Retail trade	3,718	2,627	4,068	4,730	4,898	3,352	3,950	3,663
Professional services	3,582	2,510	3,979	4,534	4,269	3,302	3,694	3,563
Other services	4,080	2,238	3,152	3,949	4,543	4,333	2,872	4,361
Ownership								
For profit, incorporated	3,386	2,370	3,930	3,939	3,794	3,204	3,529	3,360
For profit, unincorporated	3,444	2,396	3,790	4,620	3,801	3,221	3,422	3,449
Nonprofit	3,387	1,898	2,714	3,933	3,555	3,343	2,843	3,439
Age of firm								
Less than 5 years	3,019	2,751	3,198	3,500	2,751	2,668	3,089	2,937
5-9 years	3,723	2,360	3,725	4,195	4,377	3,860	3,372	4,088
10-19 years	4,012	2,283	4,307	4,953	4,614	3,571	3,869	4,103
20 or more years	3,383	2,248	3,702	3,826	3,614	3,188	3,364	3,387
Unknown	3,234	5,358*	1,968*	4,557	3,367	3,227	2,834	3,235
Multi/single status								
2 or more locations	3,318	2,480	4,216	4,265	3,725	3,204	4,333	3,304
1 location only	3,588	2,339	3,799	3,968	3,794	3,768	3,397	3,782
Percent full-time employees								
Less than 25%	2,841	2,881*	1,428*	3,575	4,312	2,620	2,637	2,879
25-49 %	4,135	2,738	2,855	4,541	4,782	4,147	3,176	4,324
50-74 %	3,479	2,435	4,146	4,145	4,464	3,222	3,448	3,485
75% or more	3,371	2,293	3,854	4,005	3,654	3,207	3,485	3,351
Union presence								
No union employees	3,624	2,374	3,914	4,280	3,893	3,446	3,578	3,637
Has union employees	2,673	1,890	2,377	2,269	3,013	2,654	2,047	2,706
Unknown	3,362	1,150*	1,683*	2,560*	3,959	3,359	1,810*	3,376
Percent low wage employees								
50% or more low wage	3,764	2,422	3,355	4,669	4,136	3,657	3,618	3,784
Less than 50% low wage	3,343	2,330	3,866	3,954	3,699	3,162	3,441	3,325

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

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	54.07	110.30	184.23	163.65	91.56	82.02	79.22	56.88
Industry group **								
Agric., fish., forest.	391.09	.	.	.	.	.	407.70	520.85
Mining and manufacturing	81.92	415.24	417.74	73.19	227.45	72.80	158.87	84.19
Construction	157.90	238.94	334.51	379.01	341.15	297.37	237.94	175.19
Utilities and transp.	109.91	825.30	694.04	391.99	215.20	162.85	567.30	115.11
Wholesale trade	144.44	214.70	283.32	422.06	553.28	179.52	303.30	217.76
Fin. svs. and real estate	128.81	368.36	655.24	281.31	186.48	155.48	221.21	132.51
Retail trade	92.74	473.24	465.26	367.75	377.64	91.47	234.24	98.59
Professional services	99.14	200.12	300.40	273.51	216.60	133.54	90.45	111.83
Other services	148.37	248.24	323.11	416.50	375.04	212.38	155.47	171.97
Ownership								
For profit, incorporated	60.48	130.45	171.09	171.86	87.83	88.29	123.76	59.70
For profit, unincorporated	135.21	305.95	479.04	301.24	342.53	155.79	181.12	139.46
Nonprofit	88.19	202.99	458.85	368.53	195.82	82.64	339.30	88.90
Age of firm								
Less than 5 years	166.07	324.13	488.61	442.01	753.81	454.12	182.82	336.23
5-9 years	114.74	239.88	406.15	336.50	527.30	371.68	180.35	188.51
10-19 years	148.77	223.40	504.19	363.81	196.93	301.00	215.67	148.08
20 or more years	49.74	186.98	139.13	170.49	128.02	110.01	101.76	61.24
Unknown	96.10	1,665.47*	622.34*	929.80	493.02	90.24	649.60	96.08
Multi/single status								
2 or more locations	70.22	684.16	682.41	279.18	113.52	80.87	514.07	68.75
1 location only	67.18	113.03	186.57	177.76	115.57	278.74	80.34	72.66
Percent full-time employees								
Less than 25%	147.77	1,001.70*	510.83*	365.91	453.84	188.40	538.38	182.61
25-49 %	176.35	401.19	689.81	749.91	346.00	245.11	289.16	248.30
50-74 %	95.20	258.23	546.24	373.10	254.53	144.44	278.49	141.14
75% or more	49.31	114.52	194.97	174.45	95.36	77.15	79.74	48.96
Union presence								
No union employees	71.56	119.17	179.37	137.89	113.42	114.19	61.14	82.71
Has union employees	38.11	392.81	672.61	384.49	244.95	48.25	293.08	37.58
Unknown	155.61	1,282.71*	1,176.33*	1,701.06*	411.37	152.93	994.32*	157.88
Percent low wage employees								
50% or more low wage	139.61	326.33	364.03	324.67	240.49	167.60	244.86	144.21
Less than 50% low wage	44.93	110.90	204.28	167.47	106.91	71.37	92.27	48.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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