

Table I.D.2.a(2008) Average total employee contribution (in dollars) for exclusive-provider plans 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	3,499	2,564	3,692	3,889	3,931	3,323	3,406	3,522
Industry group **								
Agric., fish., forest.	4,163*	.	.	.	.	.	3,939*	4,377
Mining and manufacturing	2,769	2,810	4,251	2,928	2,462	2,726	3,240	2,688
Construction	3,862	3,334	4,088	4,424	3,430	3,557	4,156	3,515
Utilities and transp.	3,359	4,565	2,764	3,905	3,938	3,062	3,965	3,226
Wholesale trade	3,158	1,887*	2,682	4,221	3,342	2,761	3,503	3,070
Fin. svcs. and real estate	3,754	1,607*	4,370	4,398	3,819	3,796	3,422	3,802
Retail trade	3,470	2,532*	3,660	4,779	5,473	2,616	3,503	3,458
Professional services	3,548	2,631	3,477	4,247	4,694	3,113	3,388	3,577
Other services	4,035	2,167	3,454	3,411	5,571	4,286	2,678	4,465
Ownership								
For profit, incorporated	3,474	2,441	3,832	3,818	3,781	3,354	3,419	3,489
For profit, unincorporated	3,785	2,815	3,549	4,238	5,058	3,479	3,395	3,917
Nonprofit	3,406	3,188	2,253	3,974	3,898	3,105	3,301	3,417
Age of firm								
Less than 5 years	2,950	1,921	3,605	3,193	4,354	2,603*	2,761	3,361
5-9 years	4,118	2,421	4,376	4,227	6,288	3,038	3,422	4,801
10-19 years	3,964	2,685	4,830	4,822	5,001	2,467	4,084	3,886
20 or more years	3,393	2,690	3,150	3,728	3,591	3,269	3,252	3,427
Unknown	3,499	.	.	2,989*	3,427	3,502	841*	3,499
Multi/single status								
2 or more locations	3,426	1,580*	4,270	4,312	3,774	3,313	3,293	3,428
1 location only	3,625	2,567	3,667	3,819	4,111	3,558	3,411	3,856
Percent full-time employees								
Less than 25%	2,067	9,941	2,372*	4,050	4,147	1,181	3,811*	1,673
25-49 %	4,286	4,091	4,702	3,665	4,632	4,357	3,706	4,528
50-74 %	3,798	3,345	4,244	3,163	4,949	3,590	3,532	3,882
75% or more	3,485	2,311	3,607	3,967	3,808	3,355	3,363	3,514
Union presence								
No union employees	3,724	2,539	3,831	4,037	4,199	3,555	3,485	3,809
Has union employees	2,659	3,703	1,758*	2,972	2,594	2,636	2,871	2,643
Unknown	3,804	.	.	2,251*	4,988	3,850	687*	3,881
Percent low wage employees								
50% or more low wage	3,995	2,769	4,419	4,587	4,439	3,745	3,999	3,994
Less than 50% low wage	3,444	2,531	3,626	3,816	3,851	3,283	3,338	3,470

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.a(2008) Standard error for average total employee contribution (in dollars) for exclusive-provider plans 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	94.33	267.27	285.01	322.06	186.60	77.63	212.17	89.14
Industry group **								
Agric., fish., forest.	1,376.25 *	.	.	.	.	.	1,483.66 *	1,155.83
Mining and manufacturing	135.32	488.99	676.12	142.00	272.13	170.82	316.94	154.74
Construction	461.37	952.39	670.62	731.61	427.45	721.56	713.49	270.48
Utilities and transp.	312.66	1,193.94	767.86	812.86	709.67	260.12	555.63	360.50
Wholesale trade	239.63	727.32 *	675.77	948.04	528.10	292.33	673.91	197.13
Fin. svcs. and real estate	108.54	538.74 *	903.36	555.46	325.40	86.52	540.19	98.84
Retail trade	383.97	821.35 *	651.74	651.65	397.57	354.14	428.87	379.95
Professional services	144.51	601.62	405.11	527.70	501.43	122.26	190.11	167.87
Other services	205.57	494.56	582.19	630.50	537.49	280.37	350.83	232.88
Ownership								
For profit, incorporated	108.54	348.93	306.63	318.99	223.87	68.14	256.76	87.73
For profit, unincorporated	207.19	728.29	508.58	376.58	450.65	328.61	331.61	247.78
Nonprofit	201.96	805.97	579.93	620.30	382.94	191.31	592.47	211.71
Age of firm								
Less than 5 years	193.79	546.59	893.69	405.86	1,119.53	1,837.00 *	327.68	481.81
5-9 years	427.32	374.85	719.41	640.39	816.05	641.96	320.78	647.11
10-19 years	288.72	473.87	709.20	596.48	244.03	428.19	445.54	251.03
20 or more years	99.79	372.33	317.87	370.87	166.66	111.51	249.90	112.10
Unknown	91.44	.	.	907.79 *	749.04	101.92	371.34 *	91.41
Multi/single status								
2 or more locations	85.55	576.87 *	1,082.73	572.47	257.22	69.45	609.34	80.68
1 location only	210.39	267.96	292.58	339.11	315.39	419.44	217.54	239.85
Percent full-time employees								
Less than 25%	435.76	2,934.26	2,459.86 *	959.67	513.64	318.31	2,143.04 *	271.80
25-49 %	387.80	902.85	953.62	1,063.61	702.19	215.87	583.71	409.44
50-74 %	167.36	546.91	601.72	353.53	315.06	236.66	250.18	196.50
75% or more	93.21	280.87	300.82	338.29	225.74	67.70	228.69	96.85
Union presence								
No union employees	106.87	292.88	278.49	296.17	256.61	80.84	205.85	105.66
Has union employees	170.21	1,030.31	721.12 *	499.03	437.26	235.17	718.82	164.79
Unknown	268.69	.	.	1,712.26 *	937.75	282.01	246.87 *	274.69
Percent low wage employees								
50% or more low wage	316.24	777.11	632.83	422.49	609.96	226.26	532.57	353.00
Less than 50% low wage	89.25	252.19	291.98	318.62	175.67	89.80	190.85	92.48

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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** 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.