

**Table I.D.2.b(2008) Average total employee contribution (in dollars) for mixed-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	3,374	2,309	3,901	4,070	3,677	3,218	3,541	3,351
Industry group **								
Agric., fish., forest.	2,165	.	.	.	.	.	1,513 *	2,687
Mining and manufacturing	2,549	2,153	3,298	3,423	2,737	2,362	3,455	2,492
Construction	3,310	2,343	3,692	3,353	3,397	3,453	3,084	3,476
Utilities and transp.	3,151	2,453 *	3,246	2,772	3,265	3,175	2,546	3,188
Wholesale trade	3,497	1,441	3,846	4,731	4,477	2,723	3,874	3,416
Fin. svcs. and real estate	3,378	2,621	5,279	4,305	3,631	3,242	3,912	3,334
Retail trade	3,739	2,763	4,500	4,361	4,685	3,506	3,955	3,703
Professional services	3,611	2,369	4,231	4,753	4,133	3,368	3,914	3,568
Other services	4,148	2,329	3,074	4,218	4,220	4,363	3,015	4,348
Ownership								
For profit, incorporated	3,368	2,385	4,014	3,942	3,769	3,189	3,638	3,329
For profit, unincorporated	3,423	2,334	3,662	4,885	3,523	3,279	3,423	3,423
Nonprofit	3,363	1,636	3,229	4,043	3,429	3,336	2,859	3,402
Age of firm								
Less than 5 years	3,110	3,138	2,969	3,633	2,497 *	3,092	3,245	2,971
5-9 years	3,517	2,421	3,469	3,772	3,847	4,030	3,122	3,866
10-19 years	4,106	1,986	4,370	5,179	4,454	3,881	4,003	4,161
20 or more years	3,380	2,197	3,917	3,893	3,590	3,169	3,500	3,361
Unknown	3,207	7,298 *	1,968 *	4,594	3,357	3,199	2,838	3,207
Multi/single status								
2 or more locations	3,303	2,619 *	4,657	4,316	3,708	3,193	4,782	3,284
1 location only	3,597	2,305	3,857	4,009	3,625	3,916	3,438	3,734
Percent full-time employees								
Less than 25%	3,193	2,514	1,113 *	3,103	3,723	3,300	2,125	3,325
25-49 %	4,115	1,870	1,857 *	4,781	4,777	4,192	2,440	4,331
50-74 %	3,338	1,909	4,002	4,960	4,232	3,087	3,369	3,334
75% or more	3,357	2,395	3,965	4,003	3,601	3,199	3,611	3,322
Union presence								
No union employees	3,612	2,371	3,970	4,394	3,772	3,446	3,695	3,595
Has union employees	2,668	1,355 *	2,762 *	1,890	3,123	2,654	1,620 *	2,714
Unknown	3,310	1,426 *	3,302 *	1,983 *	3,956	3,301	2,281 *	3,317
Percent low wage employees								
50% or more low wage	3,689	2,313	2,785	4,417	3,969	3,662	3,200	3,736
Less than 50% low wage	3,330	2,308	4,004	4,038	3,641	3,148	3,574	3,294

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.b(2008) Standard error for average total employee contribution (in dollars) for mixed-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	51.02	137.61	179.57	178.01	106.37	87.23	114.96	60.78
Industry group **								
Agric., fish., forest.	480.97	.	.	.	.	.	469.47 *	651.28
Mining and manufacturing	81.57	512.26	484.49	197.78	266.45	65.15	231.71	84.51
Construction	174.21	297.30	438.49	272.83	434.37	306.25	222.21	220.95
Utilities and transp.	128.42	942.84 *	771.04	423.71	143.07	178.03	572.84	128.86
Wholesale trade	167.00	288.97	565.51	483.60	591.11	239.34	302.61	257.47
Fin. svcs. and real estate	158.44	385.60	961.42	463.85	225.35	184.66	344.14	160.74
Retail trade	70.08	647.57	637.59	439.27	425.76	95.85	486.78	95.41
Professional services	104.88	263.92	324.69	258.97	222.91	160.29	163.38	117.94
Other services	190.66	358.70	382.33	415.62	371.65	265.11	234.36	205.23
Ownership								
For profit, incorporated	54.51	180.33	211.49	184.32	110.06	95.45	151.30	62.86
For profit, unincorporated	156.84	344.21	605.40	480.73	350.34	157.77	298.50	144.28
Nonprofit	100.96	363.59	578.49	324.63	255.88	139.25	316.00	112.55
Age of firm								
Less than 5 years	247.28	494.38	458.01	500.87	753.65 *	403.93	376.08	425.93
5-9 years	157.91	249.31	480.17	333.16	388.04	389.93	299.43	204.45
10-19 years	181.24	181.71	612.64	405.08	241.84	321.34	287.49	186.83
20 or more years	57.01	236.63	190.65	166.34	170.25	118.88	156.95	68.73
Unknown	107.07	2,320.55 *	622.34 *	1,039.37	531.42	99.14	720.66	107.05
Multi/single status								
2 or more locations	78.98	996.14 *	809.25	276.89	152.31	88.27	621.29	78.98
1 location only	97.49	149.18	172.82	191.34	146.80	296.88	104.93	111.00
Percent full-time employees								
Less than 25%	234.72	712.20	561.87 *	868.73	572.07	242.48	441.60	238.45
25-49 %	166.05	437.14	1,045.98 *	813.04	449.95	275.82	416.73	249.51
50-74 %	82.41	396.06	827.15	509.96	284.08	118.66	323.91	127.61
75% or more	50.29	154.95	213.89	188.46	117.47	88.45	109.21	57.54
Union presence								
No union employees	78.65	136.53	170.68	170.77	135.22	133.60	101.44	97.35
Has union employees	74.71	447.21 *	843.71 *	455.56	285.43	47.27	525.33 *	73.77
Unknown	156.10	1,284.79 *	1,169.93 *	667.41 *	477.08	149.76	983.21 *	156.60
Percent low wage employees								
50% or more low wage	146.52	430.22	354.45	297.87	281.64	175.93	400.05	161.82
Less than 50% low wage	42.99	151.60	214.78	172.32	140.53	74.55	130.92	51.74

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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