

Table I.D.3(2008) Percent of total premiums contributed by employees enrolled in 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	27.6%	20.1%	31.8%	35.1%	31.1%	25.6%	29.6%	27.3%
Industry group **								
Agric., fish., forest.	23.4%	.	.	.	.	.	19.1%	26.1%
Mining and manufacturing	22.2%	18.9%	34.1%	29.2%	23.8%	20.1%	29.8%	21.6%
Construction	29.9%	22.6%	33.7%	32.4%	28.9%	29.0%	29.8%	30.0%
Utilities and transp.	25.3%	27.6%	36.6%	28.1%	26.7%	24.2%	32.0%	24.7%
Wholesale trade	28.0%	13.2%	31.4%	37.8%	34.8%	21.8%	31.0%	27.2%
Fin. svcs. and real estate	27.6%	17.5%	36.1%	35.4%	29.2%	26.9%	28.9%	27.5%
Retail trade	34.1%	23.0%	34.1%	48.9%	45.9%	30.3%	37.2%	33.3%
Professional services	27.1%	20.9%	31.1%	37.1%	33.5%	24.3%	29.8%	26.7%
Other services	33.4%	19.7%	25.5%	34.5%	38.5%	34.6%	24.6%	35.4%
Ownership								
For profit, incorporated	28.1%	20.5%	33.3%	35.2%	31.7%	26.1%	30.7%	27.7%
For profit, unincorporated	28.0%	20.4%	30.9%	38.5%	33.0%	25.3%	29.0%	27.7%
Nonprofit	24.8%	15.2%	19.9%	30.5%	27.8%	23.5%	21.4%	25.1%
Age of firm								
Less than 5 years	28.1%	25.7%	29.1%	32.7%	27.7%	23.4%	28.3%	27.8%
5-9 years	31.7%	20.9%	32.3%	37.5%	34.6%	30.7%	30.4%	33.0%
10-19 years	34.1%	19.8%	36.6%	43.2%	39.3%	29.2%	33.2%	34.6%
20 or more years	27.3%	18.5%	29.9%	33.1%	29.7%	24.9%	28.2%	27.1%
Unknown	25.9%	33.7%	8.8% *	29.4%	28.3%	25.8%	16.9%	25.9%
Multi/single status								
2 or more locations	26.6%	19.5% *	33.3%	36.6%	30.6%	25.5%	36.7%	26.4%
1 location only	30.4%	20.1%	31.7%	34.7%	31.9%	28.6%	29.1%	31.6%
Percent full-time employees								
Less than 25%	26.8%	27.4%	11.2% *	28.6%	38.1%	26.0%	21.8%	27.9%
25-49 %	33.8%	23.7%	24.4%	38.5%	38.4%	33.6%	26.6%	35.2%
50-74 %	28.0%	20.1%	31.8%	34.2%	35.4%	26.0%	27.6%	28.1%
75% or more	27.4%	19.8%	32.4%	35.1%	30.4%	25.3%	30.1%	26.9%
Union presence								
No union employees	29.7%	20.3%	32.5%	37.4%	32.4%	27.3%	30.6%	29.5%
Has union employees	21.2%	17.5%	20.8%	19.4%	24.6%	20.7%	18.1%	21.3%
Unknown	27.3%	10.7% *	14.1% *	20.4% *	32.4%	27.2%	14.4% *	27.4%
Percent low wage employees								
50% or more low wage	32.0%	23.2%	28.8%	41.5%	35.2%	30.6%	32.5%	31.9%
Less than 50% low wage	27.0%	19.7%	32.1%	34.4%	30.6%	24.9%	29.3%	26.6%

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.3(2008) Standard error for percent of total premiums contributed by employees enrolled in 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	0.40%	1.00%	1.61%	1.50%	0.81%	0.61%	0.90%	0.41%
Industry group **								
Agric., fish., forest.	4.23%	.	.	.	.	.	3.69%	5.64%
Mining and manufacturing	0.74%	2.90%	3.96%	1.32%	1.98%	0.69%	1.84%	0.76%
Construction	1.36%	1.96%	2.98%	3.27%	3.46%	2.79%	1.82%	1.61%
Utilities and transp.	1.19%	7.52%	4.49%	3.87%	2.37%	1.57%	4.54%	1.26%
Wholesale trade	1.29%	2.05%	2.46%	3.38%	3.83%	1.53%	2.73%	1.84%
Fin. svcs. and real estate	0.97%	2.46%	4.61%	2.94%	1.09%	1.30%	1.59%	1.04%
Retail trade	0.93%	4.86%	3.70%	3.03%	3.15%	0.77%	2.15%	0.79%
Professional services	0.64%	1.64%	1.93%	2.12%	1.51%	0.85%	0.90%	0.70%
Other services	0.74%	2.17%	3.38%	2.55%	3.01%	1.03%	1.60%	0.86%
Ownership								
For profit, incorporated	0.48%	1.31%	1.37%	1.82%	0.80%	0.65%	1.17%	0.44%
For profit, unincorporated	0.90%	2.14%	3.74%	2.59%	2.61%	1.13%	1.45%	0.98%
Nonprofit	0.51%	1.77%	3.33%	2.55%	1.56%	0.47%	2.39%	0.50%
Age of firm								
Less than 5 years	1.56%	2.47%	4.48%	2.80%	4.51%	3.72%	2.18%	2.68%
5-9 years	1.26%	2.21%	3.24%	3.74%	5.75%	3.04%	2.08%	1.71%
10-19 years	1.47%	1.61%	4.39%	3.28%	2.25%	2.41%	1.88%	1.91%
20 or more years	0.41%	1.56%	1.30%	1.48%	0.95%	0.70%	1.10%	0.42%
Unknown	0.76%	10.12%	2.78% *	5.60%	3.21%	0.73%	4.96%	0.76%
Multi/single status								
2 or more locations	0.55%	6.24% *	4.65%	2.13%	0.80%	0.63%	3.44%	0.54%
1 location only	0.61%	1.01%	1.65%	1.72%	1.21%	1.79%	0.86%	0.66%
Percent full-time employees								
Less than 25%	1.47%	7.95%	4.49% *	4.67%	4.67%	1.85%	4.91%	1.68%
25-49 %	1.37%	3.90%	5.83%	5.73%	2.94%	1.98%	2.28%	1.92%
50-74 %	0.52%	2.24%	4.07%	2.41%	1.87%	1.10%	2.42%	0.96%
75% or more	0.39%	0.97%	1.70%	1.51%	0.85%	0.61%	1.00%	0.37%
Union presence								
No union employees	0.59%	1.06%	1.61%	1.42%	0.76%	0.85%	0.79%	0.59%
Has union employees	0.43%	3.83%	6.06%	3.14%	2.23%	0.52%	2.37%	0.47%
Unknown	1.37%	7.06% *	12.19% *	8.07% *	3.24%	1.38%	9.54% *	1.41%
Percent low wage employees								
50% or more low wage	0.90%	2.78%	3.04%	2.63%	1.71%	1.01%	2.00%	0.90%
Less than 50% low wage	0.39%	0.94%	1.73%	1.51%	0.87%	0.58%	0.98%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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