

Table I.E.2(2008) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	2,303	1,885	2,530	2,884	2,564	2,141	2,442	2,281
Industry group **								
Agric., fish., forest.	2,162	.	.	.	.	.	1,620 *	2,525
Mining and manufacturing	1,924	2,313 *	1,935	2,445	2,215	1,681	2,304	1,886
Construction	2,394	1,756	2,312	2,802	2,298	2,302	2,284	2,484
Utilities and transp.	2,361	2,451	2,915	3,130	2,299	2,307	3,048	2,317
Wholesale trade	2,070	1,327	2,488	2,855	2,262	1,750	2,300	2,017
Fin. svcs. and real estate	2,170	1,681	2,327	3,003	2,670	2,053	2,298	2,159
Retail trade	2,505	2,121	3,165	3,680	3,156	2,268	2,996	2,435
Professional services	2,395	1,829	2,645	2,882	2,852	2,190	2,364	2,400
Other services	2,702	2,220	2,591	3,030	2,730	2,692	2,618	2,718
Ownership								
For profit, incorporated	2,286	1,936	2,502	2,874	2,540	2,127	2,496	2,252
For profit, unincorporated	2,375	1,829	2,779	2,882	2,720	2,185	2,305	2,390
Nonprofit	2,333	1,510	2,386 *	2,967	2,538	2,185	2,191	2,345
Age of firm								
Less than 5 years	2,494	2,168	2,382	2,817	2,450	2,409	2,442	2,543
5-9 years	2,513	1,968	2,565	2,870	2,398	2,609	2,457	2,554
10-19 years	2,570	1,946	2,757	3,061	2,743	2,255	2,574	2,568
20 or more years	2,344	1,759	2,450	2,851	2,543	2,157	2,390	2,337
Unknown	2,121	943 *	456 *	2,574 *	2,628	2,106	607 *	2,122
Multi/single status								
2 or more locations	2,237	3,238	3,471	3,125	2,626	2,132	3,208	2,222
1 location only	2,488	1,863	2,467	2,831	2,472	2,424	2,376	2,590
Percent full-time employees								
Less than 25%	1,867	772 *	1,891	3,513	2,734	1,712	1,615	1,894
25-49 %	2,754	2,769	2,127 *	3,411	3,452	2,515	2,684	2,764
50-74 %	2,327	2,021	2,657	2,989	2,776	2,175	2,450	2,312
75% or more	2,291	1,844	2,530	2,857	2,507	2,130	2,444	2,266
Union presence								
No union employees	2,467	1,867	2,581	2,982	2,653	2,293	2,481	2,464
Has union employees	1,883	2,647	875 *	1,869	2,041	1,862	1,494	1,895
Unknown	2,099	1,067	521 *	2,339 *	2,390	2,089	2,531 *	2,097
Percent low wage employees								
50% or more low wage	2,552	1,428	2,011	3,000	2,653	2,563	2,038	2,601
Less than 50% low wage	2,260	1,956	2,571	2,871	2,551	2,057	2,484	2,223

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.E.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	22.39	126.67	95.77	72.11	78.53	45.83	67.49	26.23
Industry group **								
Agric., fish., forest.	253.52	.	.	.	.	.	1,061.54 *	448.77
Mining and manufacturing	56.61	699.46 *	271.40	90.27	200.72	74.28	166.03	54.36
Construction	125.83	264.92	242.54	241.63	202.48	276.19	160.13	159.36
Utilities and transp.	137.62	604.36	492.99	287.88	317.27	178.52	316.17	151.08
Wholesale trade	93.55	271.93	299.88	182.53	195.12	93.66	182.26	110.24
Fin. svcs. and real estate	83.81	264.97	274.37	285.20	210.33	82.00	176.26	81.31
Retail trade	63.53	239.43	414.50	218.44	249.68	73.76	143.38	66.05
Professional services	65.67	200.85	154.89	126.56	147.78	81.27	109.72	76.34
Other services	105.77	277.37	376.10	182.50	218.06	137.13	175.68	113.39
Ownership								
For profit, incorporated	27.52	174.92	118.12	78.15	82.15	43.65	102.50	26.02
For profit, unincorporated	90.91	218.47	280.21	175.07	149.65	149.26	155.61	98.33
Nonprofit	62.77	371.12	730.66 *	273.85	128.26	76.20	443.16	65.41
Age of firm								
Less than 5 years	149.56	251.94	422.43	180.28	378.71	669.85	144.30	213.58
5-9 years	165.04	253.16	415.00	222.77	327.02	199.96	161.48	189.92
10-19 years	92.72	236.25	135.42	199.53	102.04	152.18	100.88	140.37
20 or more years	38.87	226.32	106.12	114.69	98.03	53.10	95.62	35.89
Unknown	56.53	311.65 *	144.20 *	903.88 *	247.87	60.73	318.61 *	56.79
Multi/single status								
2 or more locations	42.75	938.91	608.78	176.00	70.78	48.37	272.94	41.32
1 location only	59.44	123.63	108.32	73.07	111.80	244.45	63.11	88.55
Percent full-time employees								
Less than 25%	143.20	918.07 *	393.15	348.80	408.14	129.61	317.58	154.73
25-49 %	122.68	682.02	683.77 *	441.21	433.04	70.73	427.56	105.57
50-74 %	101.81	262.53	361.62	193.57	183.32	98.31	236.42	92.93
75% or more	20.36	161.38	113.68	77.99	79.37	44.93	93.69	20.44
Union presence								
No union employees	30.62	119.39	101.21	58.42	73.52	63.45	60.91	41.79
Has union employees	60.72	691.57	622.57 *	259.24	157.03	54.77	341.35	59.34
Unknown	48.00	320.20	644.63 *	888.23 *	331.74	53.00	779.23 *	48.25
Percent low wage employees								
50% or more low wage	75.66	287.55	376.23	198.26	144.54	121.98	170.83	81.11
Less than 50% low wage	21.93	141.99	94.21	91.71	88.64	42.73	64.67	24.81

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.