

**Table I.A.1(2005) Number of private-sector establishments by firm size and selected characteristics: United States, 2005**

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	6,309,490	3,655,561	781,952	535,460	423,308	913,209	4,754,597	1,554,893
Industry group **								
Agric., fish., forest.	178,404	149,731	15,090	8,544	2,962	2,076 *	171,014	7,390
Mining and manufacturing	276,872	120,143	52,833	43,128	29,802	30,965	199,688	77,184
Construction	604,232	457,360	88,073	41,810	9,666	7,322	574,052	30,180
Utilities and transp.	168,696	85,424	19,077	12,905	12,320	38,969	113,087	55,609
Wholesale trade	372,480	196,481	50,755	46,804	33,020	45,420	273,868	98,612
Fin. svcs. and real estate	724,223	357,100	41,625	44,469	64,849	216,180	421,624	302,599
Retail trade	1,007,040	484,606	121,955	66,084	65,138	269,257	639,665	367,375
Professional services	1,393,273	867,821	161,428	113,209	109,136	141,679	1,093,882	299,391
Other services	1,584,272	936,894	231,117	158,505	96,415	161,341	1,267,717	316,555
Ownership								
For profit, incorporated	4,240,139	2,189,623	577,917	400,445	290,767	781,386	3,007,139	1,233,000
For profit, unincorporated	1,572,078	1,218,538	138,340	67,166	49,308	98,726	1,398,033	174,045
Nonprofit	497,274	247,400	65,695	67,848	83,233	33,097	349,425	147,849
Age of firm								
Less than 5 years	772,342	639,641	81,784	32,494	11,960	6,464	742,745	29,597
5-9 years	887,077	679,365	114,110	59,551	23,631	10,419	834,328	52,749
10-19 years	1,403,044	992,779	210,135	113,743	63,009	23,377	1,270,559	132,485
20 or more years	2,734,244	1,334,248	371,865	321,074	284,249	422,808	1,889,941	844,303
Unknown	512,783	9,528	4,059 *	8,597	40,458	450,141	17,024	495,759
Multi/single status								
2 or more locations	1,587,968	30,137	76,512	207,004	365,751	908,563	192,629	1,395,339
1 location only	4,721,523	3,625,425	705,440	328,455	57,557	4,646	4,561,968	159,555
Percent full-time employees								
Less than 25%	775,810	574,379	78,027	52,291	30,292	40,821	686,677	89,133
25-49 %	459,255	236,547	73,587	40,623	34,239	74,258	332,860	126,394
50-74 %	941,376	566,460	128,429	64,296	55,513	126,679	733,876	207,500
75% or more	4,133,049	2,278,175	501,910	378,249	303,264	671,451	3,001,184	1,131,865
Union presence								
No union employees	5,616,813	3,433,826	727,398	491,197	378,678	585,714	4,454,268	1,162,545
Has union employees	385,584	113,676	34,052	31,446	30,839	175,572	164,214	221,370
Unknown	307,093	108,059	20,503	12,817	13,791	151,923	136,116	170,977
Percent low-wage employees								
50% or more low wage	1,930,809	1,092,276	251,076	169,890	142,215	275,351	1,444,111	486,698
Less than 50% low wage	4,378,682	2,563,285	530,876	365,570	281,093	637,858	3,310,486	1,068,196

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.A.1(2005) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2005**

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	28,252	19,030	14,573	10,364	14,954	12,524	20,110	13,919
Industry group **								
Agric., fish., forest.	9,364	8,937	1,317	2,176	703	986 *	9,642	1,435
Mining and manufacturing	6,988	4,793	2,682	2,334	1,643	2,425	4,135	3,678
Construction	12,144	11,085	5,809	4,578	790	1,595	12,110	2,456
Utilities and transp.	7,831	5,636	3,603	2,287	1,511	2,966	6,582	3,910
Wholesale trade	6,388	7,530	5,730	3,636	3,875	3,243	8,582	4,047
Fin. svcs. and real estate	9,860	7,362	5,288	2,544	3,825	5,559	8,917	5,137
Retail trade	10,342	9,466	6,247	3,854	6,660	8,266	9,392	9,671
Professional services	10,695	8,616	6,358	3,861	3,650	6,030	9,218	7,568
Other services	23,266	18,706	6,727	9,304	6,886	4,993	23,383	3,985
Ownership								
For profit, incorporated	32,299	24,557	14,438	8,424	11,508	14,454	26,935	10,884
For profit, unincorporated	25,282	16,034	6,227	4,617	2,711	6,698	18,172	8,392
Nonprofit	13,418	11,285	6,592	5,039	4,243	3,206	11,271	6,059
Age of firm								
Less than 5 years	21,522	16,455	9,204	3,257	3,195	1,296	18,999	3,282
5-9 years	19,843	17,846	3,264	4,155	2,533	1,848	17,137	4,055
10-19 years	21,842	21,493	5,896	5,937	5,790	2,910	22,794	3,768
20 or more years	25,155	17,874	10,740	8,170	9,324	13,938	19,524	19,118
Unknown	10,913	2,436	1,248 *	997	3,712	9,269	2,547	11,189
Multi/single status								
2 or more locations	13,149	1,910	4,867	8,460	13,676	11,873	8,317	11,325
1 location only	24,144	18,855	13,385	13,073	1,834	1,026	25,256	5,044
Percent full-time employees								
Less than 25%	20,039	18,667	4,794	5,933	4,181	7,435	21,524	5,967
25-49 %	14,615	13,245	4,949	2,408	2,837	5,625	13,528	7,677
50-74 %	20,086	20,095	5,004	6,561	4,235	8,252	19,154	8,405
75% or more	25,030	22,473	13,775	7,116	10,774	10,053	24,344	11,944
Union presence								
No union employees	26,572	19,159	15,252	9,901	15,711	12,044	21,153	12,481
Has union employees	8,465	9,853	4,736	2,373	3,398	5,524	9,402	5,417
Unknown	12,026	5,849	3,028	2,118	1,653	9,325	6,909	8,806
Percent low-wage employees								
50% or more low wage	17,822	18,953	9,947	8,605	7,153	7,854	19,905	9,339
Less than 50% low wage	32,404	24,183	12,355	5,564	9,865	8,534	26,495	13,071

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.A.1.a(2005) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2005**

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	6,309,490	57.9%	12.4%	8.5%	6.7%	14.5%	75.4%	24.6%
Industry group **								
Agric., fish., forest.	178,404	83.9%	8.5%	4.8%	1.7%	1.2% *	95.9%	4.1%
Mining and manufacturing	276,872	43.4%	19.1%	15.6%	10.8%	11.2%	72.1%	27.9%
Construction	604,232	75.7%	14.6%	6.9%	1.6%	1.2%	95.0%	5.0%
Utilities and transp.	168,696	50.6%	11.3%	7.7%	7.3%	23.1%	67.0%	33.0%
Wholesale trade	372,480	52.7%	13.6%	12.6%	8.9%	12.2%	73.5%	26.5%
Fin. svcs. and real estate	724,223	49.3%	5.7%	6.1%	9.0%	29.8%	58.2%	41.8%
Retail trade	1,007,040	48.1%	12.1%	6.6%	6.5%	26.7%	63.5%	36.5%
Professional services	1,393,273	62.3%	11.6%	8.1%	7.8%	10.2%	78.5%	21.5%
Other services	1,584,272	59.1%	14.6%	10.0%	6.1%	10.2%	80.0%	20.0%
Ownership								
For profit, incorporated	4,240,139	51.6%	13.6%	9.4%	6.9%	18.4%	70.9%	29.1%
For profit, unincorporated	1,572,078	77.5%	8.8%	4.3%	3.1%	6.3%	88.9%	11.1%
Nonprofit	497,274	49.8%	13.2%	13.6%	16.7%	6.7%	70.3%	29.7%
Age of firm								
Less than 5 years	772,342	82.8%	10.6%	4.2%	1.5%	0.8%	96.2%	3.8%
5-9 years	887,077	76.6%	12.9%	6.7%	2.7%	1.2%	94.1%	5.9%
10-19 years	1,403,044	70.8%	15.0%	8.1%	4.5%	1.7%	90.6%	9.4%
20 or more years	2,734,244	48.8%	13.6%	11.7%	10.4%	15.5%	69.1%	30.9%
Unknown	512,783	1.9%	0.8% *	1.7%	7.9%	87.8%	3.3%	96.7%
Multi/single status								
2 or more locations	1,587,968	1.9%	4.8%	13.0%	23.0%	57.2%	12.1%	87.9%
1 location only	4,721,523	76.8%	14.9%	7.0%	1.2%	0.1%	96.6%	3.4%
Percent full-time employees								
Less than 25%	775,810	74.0%	10.1%	6.7%	3.9%	5.3%	88.5%	11.5%
25-49 %	459,255	51.5%	16.0%	8.8%	7.5%	16.2%	72.5%	27.5%
50-74 %	941,376	60.2%	13.6%	6.8%	5.9%	13.5%	78.0%	22.0%
75% or more	4,133,049	55.1%	12.1%	9.2%	7.3%	16.2%	72.6%	27.4%
Union presence								
No union employees	5,616,813	61.1%	13.0%	8.7%	6.7%	10.4%	79.3%	20.7%
Has union employees	385,584	29.5%	8.8%	8.2%	8.0%	45.5%	42.6%	57.4%
Unknown	307,093	35.2%	6.7%	4.2%	4.5%	49.5%	44.3%	55.7%
Percent low-wage employees								
50% or more low wage	1,930,809	56.6%	13.0%	8.8%	7.4%	14.3%	74.8%	25.2%
Less than 50% low wage	4,378,682	58.5%	12.1%	8.3%	6.4%	14.6%	75.6%	24.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.A.1.a(2005) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2005**

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	28,252	0.27%	0.23%	0.15%	0.22%	0.19%	0.16%	0.16%
Industry group **								
Agric., fish., forest.	9,364	1.53%	0.55%	1.28%	0.46%	0.60% *	0.83%	0.83%
Mining and manufacturing	6,988	1.03%	0.98%	0.90%	0.65%	0.73%	0.78%	0.78%
Construction	12,144	0.81%	1.04%	0.70%	0.12%	0.28%	0.42%	0.42%
Utilities and transp.	7,831	3.10%	1.80%	1.19%	0.74%	1.93%	2.04%	2.04%
Wholesale trade	6,388	1.45%	1.47%	1.04%	1.01%	0.92%	1.25%	1.25%
Fin. svcs. and real estate	9,860	0.75%	0.68%	0.34%	0.58%	0.70%	0.68%	0.68%
Retail trade	10,342	0.96%	0.57%	0.36%	0.65%	0.75%	0.81%	0.81%
Professional services	10,695	0.43%	0.45%	0.28%	0.26%	0.39%	0.47%	0.47%
Other services	23,266	0.51%	0.35%	0.55%	0.44%	0.38%	0.36%	0.36%
Ownership								
For profit, incorporated	32,299	0.38%	0.33%	0.21%	0.27%	0.28%	0.21%	0.21%
For profit, unincorporated	25,282	0.63%	0.37%	0.26%	0.16%	0.34%	0.38%	0.38%
Nonprofit	13,418	1.69%	1.25%	0.94%	0.74%	0.64%	1.08%	1.08%
Age of firm								
Less than 5 years	21,522	1.13%	1.08%	0.39%	0.37%	0.17%	0.35%	0.35%
5-9 years	19,843	0.62%	0.61%	0.44%	0.27%	0.20%	0.38%	0.38%
10-19 years	21,842	0.67%	0.36%	0.46%	0.43%	0.19%	0.32%	0.32%
20 or more years	25,155	0.57%	0.36%	0.25%	0.36%	0.44%	0.56%	0.56%
Unknown	10,913	0.48%	0.24% *	0.18%	0.65%	0.84%	0.50%	0.50%
Multi/single status								
2 or more locations	13,149	0.12%	0.28%	0.47%	0.95%	0.41%	0.48%	0.48%
1 location only	24,144	0.27%	0.29%	0.26%	0.04%	0.02%	0.11%	0.11%
Percent full-time employees								
Less than 25%	20,039	1.24%	0.48%	0.80%	0.54%	0.97%	0.85%	0.85%
25-49 %	14,615	1.91%	1.07%	0.45%	0.64%	1.12%	1.49%	1.49%
50-74 %	20,086	1.16%	0.48%	0.75%	0.56%	0.77%	0.85%	0.85%
75% or more	25,030	0.34%	0.34%	0.17%	0.24%	0.27%	0.29%	0.29%
Union presence								
No union employees	26,572	0.34%	0.25%	0.17%	0.27%	0.20%	0.18%	0.18%
Has union employees	8,465	2.03%	1.23%	0.70%	0.94%	1.59%	1.75%	1.75%
Unknown	12,026	1.45%	1.01%	0.73%	0.58%	1.86%	1.72%	1.72%
Percent low-wage employees								
50% or more low wage	17,822	0.67%	0.47%	0.46%	0.34%	0.46%	0.53%	0.53%
Less than 50% low wage	32,404	0.31%	0.25%	0.12%	0.21%	0.20%	0.24%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.A.2(2005) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	56.3%	35.7%	64.0%	82.6%	94.2%	98.9%	43.4%	95.7%
Industry group **								
Agric., fish., forest.	26.6%	19.6%	45.8%	86.4%	58.4%	100.0%	24.3%	80.1%
Mining and manufacturing	70.0%	44.3%	77.0%	91.1%	99.2%	100.0%	58.9%	98.5%
Construction	44.2%	34.1%	68.0%	84.6%	90.6%	100.0%	41.6%	94.4%
Utilities and transp.	59.3%	29.9%	72.9%	83.0%	90.6%	99.3%	41.1%	96.3%
Wholesale trade	71.7%	53.0%	80.3%	93.9%	100.0%	99.9%	61.7%	99.5%
Fin. svcs. and real estate	67.8%	38.9%	83.1%	93.7%	97.0%	98.3%	46.0%	98.0%
Retail trade	58.3%	27.6%	59.5%	83.0%	93.9%	98.6%	36.6%	96.2%
Professional services	62.5%	46.1%	76.7%	88.6%	95.7%	100.0%	53.1%	96.7%
Other services	45.8%	28.3%	46.4%	68.7%	89.2%	98.5%	34.7%	90.4%
Ownership								
For profit, incorporated	62.3%	39.9%	67.3%	82.6%	94.0%	99.0%	48.5%	96.0%
For profit, unincorporated	36.8%	26.9%	43.2%	72.9%	91.6%	97.7%	29.8%	92.7%
Nonprofit	66.6%	41.9%	78.5%	92.4%	96.3%	99.8%	53.9%	96.6%
Age of firm								
Less than 5 years	27.7%	23.9%	38.2%	52.1%	69.7%	74.0%	26.3%	63.0%
5-9 years	39.1%	32.0%	53.5%	66.2%	81.4%	94.0%	36.4%	81.9%
10-19 years	47.8%	36.8%	63.2%	79.6%	93.6%	96.8%	43.5%	89.3%
20 or more years	66.9%	42.7%	73.7%	90.3%	95.9%	99.8%	53.3%	97.2%
Unknown	95.7%	5.2%*	32.1%*	65.6%	97.9%	98.6%	23.6%	98.2%
Multi/single status								
2 or more locations	94.6%	63.1%	70.8%	88.3%	95.1%	98.9%	77.7%	96.9%
1 location only	43.4%	35.5%	63.3%	79.1%	88.8%	98.8%	41.9%	84.9%
Percent full-time employees								
Less than 25%	20.8%	9.6%	19.4%	54.7%	73.9%	97.9%	12.8%	82.0%
25-49 %	52.3%	28.8%	51.7%	74.8%	89.0%	98.8%	37.3%	91.9%
50-74 %	53.3%	35.3%	57.3%	76.9%	94.6%	99.9%	41.2%	96.3%
75% or more	64.0%	43.1%	74.4%	88.3%	96.8%	98.7%	51.6%	97.1%
Union presence								
No union employees	54.3%	36.2%	64.0%	82.7%	94.4%	98.7%	43.7%	95.1%
Has union employees	80.6%	42.1%	85.9%	91.8%	95.1%	99.9%	56.1%	98.8%
Unknown	61.4%	12.9%	28.7%	55.7%	87.8%	98.3%	18.1%	95.8%
Percent low wage employees								
50% or more low wage	41.5%	18.8%	37.5%	63.3%	88.0%	98.3%	25.0%	90.8%
Less than 50% low wage	62.8%	42.9%	76.5%	91.6%	97.3%	99.1%	51.4%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

\*\* 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.A.2(2005) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.50%	0.60%	1.51%	1.31%	0.42%	0.20%	0.58%	0.34%
Industry group **								
Agric., fish., forest.	2.03%	1.31%	9.35%	12.28%	13.48%	10.54%	2.03%	9.79%
Mining and manufacturing	1.07%	1.70%	2.59%	2.04%	0.72%	0.01%	1.32%	0.51%
Construction	1.36%	1.56%	2.84%	2.91%	3.00%	0.00%	1.25%	1.48%
Utilities and transp.	2.11%	2.83%	3.64%	5.68%	3.63%	0.57%	2.50%	2.03%
Wholesale trade	1.25%	1.94%	4.10%	1.57%	0.00%	0.08%	1.46%	0.33%
Fin. svcs. and real estate	0.97%	1.68%	3.66%	2.19%	0.87%	0.50%	1.26%	0.48%
Retail trade	1.17%	1.56%	2.55%	3.08%	1.51%	0.23%	1.33%	0.60%
Professional services	0.89%	1.17%	0.82%	1.62%	0.71%	0.02%	0.95%	0.35%
Other services	0.62%	0.85%	2.06%	2.91%	1.50%	0.69%	0.59%	0.86%
Ownership								
For profit, incorporated	0.55%	0.66%	1.43%	1.29%	0.61%	0.24%	0.70%	0.38%
For profit, unincorporated	1.02%	1.20%	2.93%	3.08%	2.87%	1.35%	1.15%	1.40%
Nonprofit	1.82%	2.33%	3.10%	2.16%	1.20%	0.13%	2.37%	0.84%
Age of firm								
Less than 5 years	1.28%	1.03%	3.29%	6.60%	7.62%	9.24%	1.17%	6.23%
5-9 years	0.72%	1.01%	2.31%	2.79%	4.70%	7.24%	0.71%	3.47%
10-19 years	0.74%	0.88%	2.29%	2.26%	1.92%	2.36%	0.67%	1.53%
20 or more years	0.67%	0.99%	1.30%	1.08%	0.51%	0.11%	0.86%	0.33%
Unknown	0.53%	11.10%*	10.15%*	8.84%	0.82%	0.28%	6.45%	0.35%
Multi/single status								
2 or more locations	0.23%	6.04%	2.83%	1.44%	0.40%	0.20%	1.68%	0.29%
1 location only	0.54%	0.60%	1.48%	1.52%	2.18%	0.60%	0.55%	1.63%
Percent full-time employees								
Less than 25%	0.92%	0.91%	3.34%	3.86%	3.78%	1.07%	0.86%	2.79%
25-49 %	1.04%	1.08%	3.06%	4.27%	2.06%	0.57%	1.28%	1.28%
50-74 %	1.37%	2.02%	2.95%	2.55%	1.07%	0.12%	1.65%	0.81%
75% or more	0.64%	0.81%	1.33%	1.34%	0.46%	0.27%	0.69%	0.39%
Union presence								
No union employees	0.55%	0.64%	1.52%	1.36%	0.36%	0.36%	0.61%	0.43%
Has union employees	1.39%	2.29%	3.78%	3.56%	2.54%	0.08%	2.60%	0.41%
Unknown	1.73%	2.18%	8.38%	6.90%	3.13%	0.51%	2.61%	0.86%
Percent low wage employees								
50% or more low wage	0.73%	0.89%	2.05%	2.52%	1.06%	0.42%	0.90%	0.58%
Less than 50% low wage	0.65%	0.79%	1.30%	0.99%	0.58%	0.30%	0.72%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.a(2005) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.7%	12.3%	30.3%	79.4%	12.3%	61.1%
Industry group **						
Agric., fish., forest.	17.8%	15.2%	15.9%*	61.2%	15.5%	34.3%
Mining and manufacturing	27.3%	8.6%	44.1%	83.9%	8.1%	57.0%
Construction	18.2%	15.8%	33.3%	75.6%	15.6%	39.8%
Utilities and transp.	45.0%	12.1%	34.1%	85.3%	11.9%	73.7%
Wholesale trade	29.8%	12.0%	48.7%	83.1%	11.0%	62.2%
Fin. svcs. and real estate	47.2%	7.2%	29.8%	88.9%	7.0%	73.5%
Retail trade	46.6%	11.2%	24.5%	82.4%	11.2%	70.1%
Professional services	24.7%	12.5%	26.4%	70.7%	12.8%	48.6%
Other services	28.4%	13.8%	26.9%	67.5%	14.0%	50.6%
Ownership						
For profit, incorporated	35.8%	12.0%	32.5%	81.4%	12.0%	65.2%
For profit, unincorporated	25.2%	12.3%	27.4%	78.7%	11.9%	59.4%
Nonprofit	21.1%	14.4%	25.0%	45.7%	15.3%	28.8%
Age of firm						
Less than 5 years	12.6%	10.6%	43.8%	43.1%	10.6%	33.6%
5-9 years	15.1%	12.6%	21.1%*	64.2%	12.7%	32.1%
10-19 years	15.1%	11.6%	25.2%	59.4%	11.7%	31.0%
20 or more years	33.1%	12.8%	30.2%	81.8%	12.8%	58.0%
Unknown	76.6%	10.5%*	42.7%	79.3%	13.5%*	77.1%
Multi/single status						
2 or more locations	60.2%	12.6%	31.6%	79.7%	12.7%	65.4%
1 location only	12.6%	12.2%	23.2%	43.8%	12.2%	17.5%
Percent full-time employees						
Less than 25%	30.5%	15.4%	23.1%*	66.6%	14.1%	50.3%
25-49 %	34.7%	10.0%	24.5%	78.4%	10.5%	60.6%
50-74 %	32.6%	13.6%	26.2%	78.6%	14.0%	60.6%
75% or more	32.7%	12.0%	32.2%	80.4%	12.0%	61.9%
Union presence						
No union employees	26.7%	11.3%	29.2%	74.6%	11.4%	53.7%
Has union employees	66.0%	28.6%	41.8%	91.2%	28.6%	81.7%
Unknown	74.8%	19.7%	34.0%	86.0%	20.1%	83.0%
Percent low wage employees						
50% or more low wage	37.7%	12.7%	27.6%	73.4%	13.2%	57.6%
Less than 50% low wage	31.3%	12.2%	31.4%	82.0%	12.1%	62.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.a(2005) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.50%	1.27%	0.60%	0.50%	0.49%
Industry group **						
Agric., fish., forest.	3.22%	2.83%	10.19%*	14.71%	3.04%	9.55%
Mining and manufacturing	1.70%	1.35%	5.53%	3.04%	1.36%	3.09%
Construction	1.44%	1.23%	8.48%	7.32%	1.19%	4.86%
Utilities and transp.	2.27%	2.63%	9.18%	2.95%	2.20%	2.83%
Wholesale trade	1.55%	1.70%	5.86%	1.83%	1.58%	1.99%
Fin. svcs. and real estate	0.83%	1.19%	1.93%	0.89%	1.30%	1.22%
Retail trade	1.11%	1.03%	2.96%	1.57%	0.97%	1.40%
Professional services	0.75%	1.04%	2.54%	1.85%	1.13%	0.96%
Other services	0.46%	0.93%	4.50%	2.00%	1.01%	1.77%
Ownership						
For profit, incorporated	0.44%	0.43%	1.43%	0.82%	0.44%	0.66%
For profit, unincorporated	0.89%	1.03%	4.74%	1.97%	0.96%	1.40%
Nonprofit	1.29%	1.18%	2.50%	3.17%	1.44%	1.93%
Age of firm						
Less than 5 years	1.58%	1.57%	10.44%	11.30%	1.62%	4.91%
5-9 years	1.10%	1.32%	7.09%*	7.60%	1.29%	3.74%
10-19 years	1.05%	1.12%	4.14%	4.83%	1.14%	2.63%
20 or more years	0.70%	0.64%	1.57%	0.82%	0.60%	0.85%
Unknown	0.94%	3.55%*	6.77%	0.71%	9.84%*	0.90%
Multi/single status						
2 or more locations	0.48%	1.07%	1.59%	0.60%	1.81%	0.46%
1 location only	0.62%	0.61%	1.91%	6.71%	0.59%	1.66%
Percent full-time employees						
Less than 25%	3.01%	2.88%	7.70%*	4.96%	3.11%	4.70%
25-49 %	2.05%	1.37%	5.97%	3.48%	1.46%	3.07%
50-74 %	1.60%	1.33%	3.00%	1.93%	1.50%	2.26%
75% or more	0.54%	0.52%	1.46%	0.72%	0.52%	0.72%
Union presence						
No union employees	0.59%	0.50%	1.40%	0.99%	0.55%	0.72%
Has union employees	1.51%	2.73%	5.30%	1.04%	2.90%	1.07%
Unknown	2.06%	4.64%	9.65%	1.03%	4.90%	1.17%
Percent low wage employees						
50% or more low wage	0.96%	0.89%	2.71%	1.65%	1.00%	1.32%
Less than 50% low wage	0.44%	0.47%	1.55%	0.67%	0.45%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.b(2005) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	40.6%	67.2%	50.6%	35.9%	19.9%	8.1%	59.7%	14.2%
Industry group **								
Agric., fish., forest.	65.6%	75.3%	55.5%	58.6%	49.4% *	1.1% *	69.6%	37.5%
Mining and manufacturing	37.3%	57.6%	45.4%	31.7%	24.8%	10.7%	49.5%	18.3%
Construction	58.8%	68.8%	50.1%	41.6%	45.1%	17.2% *	61.5%	36.4%
Utilities and transp.	28.0%	50.4%	34.6%	31.2%	18.3% *	12.9%	42.1%	15.8%
Wholesale trade	44.1%	72.6%	46.4%	35.7%	13.2%	7.2%	61.4%	14.1%
Fin. svcs. and real estate	32.1%	68.2%	55.5%	36.2%	18.8%	7.7%	63.2%	11.7%
Retail trade	26.5%	66.7%	43.5%	29.6%	11.2%	4.6%	55.4%	7.4%
Professional services	49.3%	67.7%	57.5%	39.7%	24.8%	15.0%	63.1%	21.5%
Other services	40.3%	65.7%	51.3%	34.0%	19.1%	6.5%	57.8%	13.5%
Ownership								
For profit, incorporated	37.4%	66.8%	48.3%	33.3%	17.3%	7.5%	57.6%	12.4%
For profit, unincorporated	48.9%	65.8%	49.2%	38.8%	20.6%	9.3%	62.2%	14.4%
Nonprofit	51.9%	74.8%	69.4%	47.2%	28.5%	18.0%	69.7%	28.3%
Age of firm								
Less than 5 years	54.4%	63.5%	39.1%	29.1%	22.0% *	9.8% *	57.5%	21.4%
5-9 years	53.4%	63.5%	48.0%	32.5%	23.6%	6.2% *	58.2%	19.9%
10-19 years	53.3%	68.1%	49.0%	36.4%	16.2%	4.7% *	60.7%	18.8%
20 or more years	40.5%	69.0%	53.3%	36.7%	21.1%	8.7%	60.1%	16.4%
Unknown	8.7%	13.2% *	19.8% *	31.0% *	15.3%	7.7%	30.6% *	8.5%
Multi/single status								
2 or more locations	15.6%	62.2%	48.4%	32.0%	19.0%	8.0%	43.9%	12.5%
1 location only	58.9%	67.3%	50.8%	38.6%	26.5%	23.6% *	60.9%	31.0%
Percent full-time employees								
Less than 25%	38.5%	66.6%	58.4%	38.9%	17.0%	4.0% *	61.3%	11.1%
25-49 %	37.8%	73.2%	52.2%	37.7%	21.1%	4.6% *	61.1%	12.9%
50-74 %	41.3%	69.1%	51.0%	30.8%	19.3%	4.7%	61.4%	10.8%
75% or more	40.9%	66.4%	50.0%	36.2%	20.2%	9.4%	59.1%	15.1%
Union presence								
No union employees	42.8%	67.3%	49.8%	34.7%	18.5%	5.3%	59.6%	13.4%
Has union employees	33.8%	64.4%	61.8%	52.9%	35.1%	17.4%	62.6%	21.7%
Unknown	15.8%	68.5%	53.5%	31.3% *	25.5%	7.9%	57.6%	9.6%
Percent low wage employees								
50% or more low wage	32.4%	73.1%	47.0%	33.6%	14.6%	4.4%	60.2%	9.8%
Less than 50% low wage	43.0%	66.1%	51.4%	36.6%	22.4%	9.7%	59.6%	16.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.b(2005) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	0.62%	1.13%	1.76%	1.24%	1.68%	0.51%	0.95%	0.63%
Industry group **								
Agric., fish., forest.	6.17%	6.60%	9.01%	12.10%	14.96% *	4.67% *	6.13%	10.98%
Mining and manufacturing	1.04%	2.61%	2.92%	4.21%	2.53%	0.84%	1.54%	1.56%
Construction	1.88%	3.15%	4.70%	3.99%	7.39%	5.60% *	2.18%	4.25%
Utilities and transp.	3.04%	5.41%	7.32%	5.77%	6.77% *	3.08%	4.84%	2.91%
Wholesale trade	1.30%	2.58%	4.26%	3.43%	3.02%	2.15%	1.85%	1.91%
Fin. svcs. and real estate	1.16%	3.21%	5.31%	4.63%	2.42%	1.06%	2.51%	0.87%
Retail trade	0.78%	1.80%	3.00%	4.66%	2.15%	0.78%	1.34%	0.88%
Professional services	0.82%	0.93%	3.64%	1.80%	2.91%	1.66%	1.19%	1.49%
Other services	1.43%	2.93%	3.77%	2.76%	3.69%	1.26%	2.29%	1.00%
Ownership								
For profit, incorporated	0.71%	1.54%	1.94%	1.70%	1.51%	0.61%	1.24%	0.50%
For profit, unincorporated	1.77%	1.77%	4.17%	4.82%	3.08%	1.45%	1.55%	1.51%
Nonprofit	2.15%	2.77%	4.77%	4.81%	2.63%	2.30%	1.68%	2.13%
Age of firm								
Less than 5 years	2.86%	3.00%	7.82%	7.51%	9.50% *	3.55% *	2.69%	4.12%
5-9 years	1.39%	2.27%	3.68%	3.45%	4.25%	3.66% *	1.69%	2.51%
10-19 years	1.06%	1.30%	3.22%	3.21%	3.73%	1.49% *	0.99%	2.86%
20 or more years	0.91%	2.06%	2.21%	2.10%	1.71%	1.04%	1.26%	0.80%
Unknown	0.54%	10.06% *	14.47% *	9.79% *	3.02%	0.44%	14.45% *	0.58%
Multi/single status								
2 or more locations	0.52%	7.40%	5.27%	2.03%	1.87%	0.49%	2.34%	0.55%
1 location only	0.94%	1.14%	1.56%	1.79%	2.00%	8.08% *	0.94%	2.15%
Percent full-time employees								
Less than 25%	2.70%	5.07%	10.51%	4.92%	4.71%	2.48% *	3.96%	2.15%
25-49 %	1.98%	3.14%	3.66%	5.04%	5.06%	1.42% *	1.99%	2.35%
50-74 %	1.02%	2.02%	3.02%	3.68%	2.96%	0.87%	1.64%	1.37%
75% or more	0.70%	1.15%	1.87%	1.44%	1.41%	0.58%	1.01%	0.71%
Union presence								
No union employees	0.76%	1.09%	1.53%	1.23%	1.83%	0.50%	0.89%	0.68%
Has union employees	1.25%	4.48%	7.18%	4.85%	3.16%	2.02%	3.51%	1.85%
Unknown	2.05%	8.13%	14.73%	12.11% *	4.50%	1.45%	9.37%	1.47%
Percent low wage employees								
50% or more low wage	0.83%	2.46%	3.08%	3.19%	1.69%	0.62%	1.31%	0.85%
Less than 50% low wage	0.76%	1.34%	1.76%	1.24%	1.75%	0.65%	1.09%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.b.(1)(2005) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	12.5%	20.1%	16.1%	11.7%	6.7%	2.4%	18.1%	4.7%
Industry group **								
Agric., fish., forest.	14.8%	13.6% *	17.4% *	16.1% *	35.7% *	.	15.0% *	12.9% *
Mining and manufacturing	11.0%	22.8%	9.7%	7.9%	5.2% *	1.9%	15.6%	3.9%
Construction	20.3%	24.0%	19.2%	11.7% *	14.5% *	0.4% *	21.3%	12.2%
Utilities and transp.	8.4%	13.3% *	8.9% *	9.1% *	7.4% *	5.1% *	10.6% *	6.5%
Wholesale trade	14.5%	23.5%	16.2% *	14.5%	2.0% *	1.2% *	20.4%	4.2%
Fin. svcs. and real estate	8.4%	18.4%	14.0%	9.2% *	5.4% *	1.6%	17.1%	2.7%
Retail trade	9.3%	21.9%	15.2%	8.9%	3.4%	2.7%	18.0%	3.4%
Professional services	13.5%	17.4%	16.8%	12.0%	10.1%	3.2%	16.6%	7.3%
Other services	13.9%	21.3%	18.2%	14.0%	6.8%	2.3% *	19.6%	5.0%
Ownership								
For profit, incorporated	10.9%	19.4%	15.0%	9.9%	4.4%	2.0%	16.8%	3.6%
For profit, unincorporated	15.8%	21.3%	17.9%	11.2%	6.9%	2.2%	20.4%	4.0%
Nonprofit	19.1%	21.5%	22.8%	21.7%	14.3%	12.9%	22.6%	14.5%
Age of firm								
Less than 5 years	16.3%	17.7%	16.1%	10.6% *	10.4% *	3.4% *	16.8%	11.4%
5-9 years	17.3%	20.8%	13.4%	10.7% *	11.0% *	3.7% *	18.6%	7.8%
10-19 years	16.4%	21.3%	15.5%	9.1%	4.5% *	2.9% *	18.9%	4.8%
20 or more years	12.4%	19.7%	17.1%	12.6%	7.3%	2.6%	17.8%	5.8%
Unknown	2.4%	.	.	14.9% *	2.9% *	2.2%	14.8% *	2.3%
Multi/single status								
2 or more locations	4.9%	19.2%	11.9%	11.5%	6.1%	2.4%	12.7%	4.1%
1 location only	18.0%	20.1%	16.6%	11.8%	10.6%	1.2% *	18.5%	11.0%
Percent full-time employees								
Less than 25%	11.6%	17.3%	21.3% *	14.6%	6.5% *	0.7% *	17.2%	4.8%
25-49 %	13.2%	25.9%	17.4%	11.8%	4.6% *	3.2% *	20.7%	5.1%
50-74 %	12.7%	19.8%	16.7%	10.8%	6.6%	2.6%	18.5%	4.1%
75% or more	12.4%	19.9%	15.7%	11.6%	7.0%	2.4%	17.8%	4.8%
Union presence								
No union employees	13.3%	20.3%	16.0%	11.4%	6.2%	1.6%	18.2%	4.6%
Has union employees	9.4%	13.9%	19.4%	14.5% *	12.7%	5.1%	15.7%	6.7%
Unknown	4.9%	20.6% *	11.8% *	14.4% *	7.2% *	2.5% *	17.6%	2.9% *
Percent low wage employees								
50% or more low wage	9.9%	20.1%	14.0%	11.2%	4.7%	2.7%	16.9%	4.2%
Less than 50% low wage	13.2%	20.1%	16.6%	11.8%	7.6%	2.3%	18.3%	4.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.A.2.b.(1)(2005) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	0.30%	0.79%	0.72%	0.69%	1.08%	0.35%	0.48%	0.28%
Industry group **								
Agric., fish., forest.	4.17%	4.20% *	6.30% *	9.88% *	14.33% *	.	4.63% *	4.20% *
Mining and manufacturing	0.78%	2.47%	2.66%	1.77%	2.03% *	0.56%	1.29%	0.94%
Construction	1.98%	3.27%	2.34%	3.60% *	5.41% *	0.67% *	2.11%	2.60%
Utilities and transp.	2.10%	5.94% *	3.60% *	2.93% *	6.46% *	2.15% *	3.70% *	1.89%
Wholesale trade	1.82%	3.04%	4.87% *	3.10%	0.64% *	0.71% *	2.77%	0.78%
Fin. svcs. and real estate	0.86%	2.48%	4.12%	3.61% *	2.24% *	0.46%	2.43%	0.61%
Retail trade	0.89%	1.84%	2.59%	2.33%	0.90%	0.77%	1.65%	0.68%
Professional services	0.52%	0.54%	1.51%	1.62%	2.31%	0.76%	0.53%	0.94%
Other services	1.05%	2.94%	2.52%	1.96%	1.77%	0.76% *	1.75%	0.43%
Ownership								
For profit, incorporated	0.38%	1.01%	0.92%	0.79%	0.80%	0.33%	0.59%	0.27%
For profit, unincorporated	0.79%	1.31%	2.69%	3.15%	1.43%	0.59%	1.10%	0.62%
Nonprofit	1.26%	2.79%	4.19%	3.89%	2.65%	2.67%	2.42%	1.14%
Age of firm								
Less than 5 years	1.92%	2.49%	3.89%	3.43% *	5.58% *	3.21% *	2.06%	3.13%
5-9 years	0.84%	1.65%	1.88%	4.15% *	3.68% *	3.37% *	0.96%	2.30%
10-19 years	1.01%	1.39%	1.35%	1.83%	1.53% *	1.59% *	1.05%	1.04%
20 or more years	0.49%	1.36%	1.35%	0.60%	1.10%	0.58%	0.80%	0.49%
Unknown	0.44%	.	.	7.37% *	1.56% *	0.49%	8.43% *	0.49%
Multi/single status								
2 or more locations	0.26%	4.44%	1.80%	1.16%	1.19%	0.35%	1.24%	0.29%
1 location only	0.47%	0.80%	0.85%	1.14%	1.46%	1.18% *	0.48%	0.99%
Percent full-time employees								
Less than 25%	1.07%	3.53%	9.98% *	4.09%	4.46% *	0.47% *	1.43%	1.24%
25-49 %	1.48%	3.80%	4.68%	3.27%	2.29% *	1.39% *	2.87%	0.96%
50-74 %	0.93%	1.91%	2.43%	2.34%	1.68%	0.63%	1.49%	0.77%
75% or more	0.32%	0.79%	0.74%	0.91%	1.20%	0.38%	0.53%	0.30%
Union presence								
No union employees	0.36%	0.75%	0.74%	0.65%	1.18%	0.24%	0.53%	0.35%
Has union employees	0.80%	3.05%	4.57%	5.05% *	1.87%	1.24%	1.93%	0.90%
Unknown	0.90%	7.06% *	8.34% *	6.26% *	3.15% *	0.88% *	4.17%	1.02% *
Percent low wage employees								
50% or more low wage	0.86%	2.44%	2.52%	1.68%	0.87%	0.59%	1.54%	0.63%
Less than 50% low wage	0.27%	0.75%	0.58%	0.94%	1.33%	0.36%	0.35%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.A.2.b.(2)(2005) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	22.9%	35.8%	29.9%	21.6%	12.4%	5.7%	32.9%	9.1%
Industry group **								
Agric., fish., forest.	34.5%	40.3%	26.1% *	33.2%	13.6% *	1.1% *	35.9%	24.6% *
Mining and manufacturing	23.7%	30.5%	32.6%	21.0%	18.5%	8.6%	30.1%	13.7%
Construction	31.5%	34.3%	27.9%	27.2%	34.5%	16.9% *	32.2%	25.0%
Utilities and transp.	17.3%	28.1%	27.1%	20.1%	11.3% *	7.6%	27.1%	8.8%
Wholesale trade	25.9%	42.1%	28.2%	19.9%	10.1%	3.8% *	36.2%	8.1%
Fin. svcs. and real estate	20.6%	39.9%	34.1%	27.2%	13.5%	6.6%	37.9%	9.3%
Retail trade	12.5%	29.1%	19.9%	16.8%	8.1%	2.2%	24.9%	4.3%
Professional services	29.9%	39.7%	37.0%	25.3%	13.1%	11.8%	37.9%	13.9%
Other services	20.1%	30.8%	28.7%	16.9%	10.2%	4.0% *	28.4%	7.3%
Ownership								
For profit, incorporated	21.6%	36.0%	29.0%	20.5%	11.9%	5.6%	32.3%	8.4%
For profit, unincorporated	26.0%	33.6%	26.9%	23.6%	12.9%	6.8%	32.2%	10.0%
Nonprofit	27.8%	40.6%	40.8%	25.8%	13.5%	5.8%	38.6%	13.6%
Age of firm								
Less than 5 years	30.0%	35.9%	18.1%	16.1% *	10.0% *	3.3% *	32.1%	8.4%
5-9 years	29.2%	33.1%	30.2%	21.9%	10.7% *	2.5% *	31.6%	12.1%
10-19 years	30.8%	37.3%	32.0%	23.0%	10.7% *	3.4% *	34.6%	13.0%
20 or more years	22.4%	35.8%	30.3%	21.5%	12.7%	6.0%	32.5%	10.0%
Unknown	6.5%	.	18.3% *	20.4% *	13.6%	5.6%	13.7% *	6.4%
Multi/single status								
2 or more locations	9.9%	31.1%	33.4%	17.8%	12.1%	5.6%	26.7%	8.1%
1 location only	32.4%	35.8%	29.5%	24.3%	14.1%	19.3% *	33.4%	19.2%
Percent full-time employees								
Less than 25%	21.6%	39.4%	26.3%	23.5%	5.9% *	2.7% *	35.8%	4.4% *
25-49 %	19.9%	39.1%	27.9%	18.7%	14.0%	1.1% *	32.1%	6.9%
50-74 %	22.2%	35.7%	30.3%	16.8%	11.6%	2.7% *	32.4%	6.7%
75% or more	23.4%	35.4%	30.2%	22.4%	12.8%	7.0%	32.8%	10.1%
Union presence								
No union employees	23.8%	35.5%	29.6%	20.9%	11.5%	3.5%	32.6%	8.3%
Has union employees	21.5%	40.9%	32.3%	33.5%	20.0%	12.7%	37.2%	14.9%
Unknown	10.7%	41.0%	41.7% *	15.8% *	18.3%	5.8%	36.0%	6.9%
Percent low wage employees								
50% or more low wage	16.2%	37.3%	23.9%	17.4%	7.4%	1.3% *	30.7%	4.5%
Less than 50% low wage	24.9%	35.5%	31.3%	23.0%	14.6%	7.6%	33.3%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.A.2.b.(2)(2005) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	0.57%	0.98%	1.85%	1.39%	1.00%	0.47%	0.95%	0.43%
Industry group **								
Agric., fish., forest.	3.77%	3.01%	11.62% *	9.24%	5.41% *	4.67% *	3.20%	9.53% *
Mining and manufacturing	1.70%	2.55%	3.67%	4.45%	2.62%	0.91%	2.57%	1.83%
Construction	1.46%	1.84%	3.45%	4.30%	6.63%	5.63% *	1.56%	3.64%
Utilities and transp.	2.86%	4.91%	5.99%	5.37%	4.01% *	2.01%	4.08%	2.04%
Wholesale trade	1.67%	3.16%	3.47%	2.36%	2.73%	1.18% *	2.39%	1.78%
Fin. svcs. and real estate	1.29%	3.26%	5.59%	3.89%	2.53%	1.11%	2.31%	0.91%
Retail trade	1.05%	2.65%	3.36%	3.23%	1.59%	0.54%	2.39%	0.57%
Professional services	0.85%	1.52%	3.67%	1.55%	2.32%	1.37%	1.44%	1.11%
Other services	0.78%	1.30%	2.44%	3.61%	2.39%	1.37% *	1.19%	0.96%
Ownership								
For profit, incorporated	0.63%	1.04%	2.00%	1.62%	0.94%	0.59%	1.06%	0.39%
For profit, unincorporated	1.73%	2.86%	4.11%	4.98%	2.89%	1.56%	2.07%	1.42%
Nonprofit	1.98%	2.83%	4.80%	3.65%	2.15%	1.37%	2.55%	1.78%
Age of firm								
Less than 5 years	1.71%	2.13%	3.82%	5.28% *	9.68% *	1.74% *	1.82%	2.12%
5-9 years	2.01%	2.66%	2.68%	3.24%	3.42% *	2.00% *	2.30%	2.22%
10-19 years	1.12%	1.32%	3.42%	3.47%	3.48% *	1.63% *	1.38%	2.45%
20 or more years	0.67%	1.15%	1.73%	2.16%	0.99%	0.82%	1.04%	0.63%
Unknown	0.54%	.	8.44% *	6.34% *	3.01%	0.41%	4.87% *	0.53%
Multi/single status								
2 or more locations	0.52%	8.34%	5.75%	1.40%	1.03%	0.43%	3.14%	0.37%
1 location only	0.79%	0.96%	1.72%	1.95%	1.68%	8.28% *	0.84%	1.71%
Percent full-time employees								
Less than 25%	2.27%	5.88%	6.93%	6.05%	2.10% *	2.62% *	4.17%	1.39% *
25-49 %	1.25%	4.39%	4.04%	5.10%	3.25%	0.67% *	1.85%	1.32%
50-74 %	0.85%	1.71%	3.92%	1.89%	2.30%	0.83% *	1.37%	1.10%
75% or more	0.67%	0.98%	1.74%	1.54%	1.04%	0.59%	1.02%	0.56%
Union presence								
No union employees	0.69%	1.09%	1.67%	1.37%	1.12%	0.30%	0.94%	0.48%
Has union employees	1.35%	5.43%	6.00%	4.45%	2.63%	1.59%	3.57%	1.39%
Unknown	0.98%	10.25%	12.67% *	10.77% *	4.24%	0.65%	8.42%	0.81%
Percent low wage employees								
50% or more low wage	0.80%	2.98%	3.00%	3.60%	1.39%	0.42% *	1.92%	0.57%
Less than 50% low wage	0.59%	1.01%	1.81%	1.55%	1.10%	0.61%	0.95%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.A.2.b.(3)(2005) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	6.7%	13.0%	7.1%	4.2%	2.3%	0.5%	10.6%	1.2%
Industry group **								
Agric., fish., forest.	17.8%	.	.	.	.	.	20.3%	.
Mining and manufacturing	4.4%	.	.	.	.	.	6.1%	1.8%*
Construction	8.8%	.	.	.	.	.	9.5%	2.5%*
Utilities and transp.	3.2%*	.	.	.	.	.	5.5%*	1.3%*
Wholesale trade	5.0%	.	.	.	.	.	6.7%	2.1%*
Fin. svcs. and real estate	4.8%	.	.	.	.	.	10.4%	1.0%
Retail trade	5.4%	.	.	.	.	.	13.0%	0.3%
Professional services	8.0%	.	.	.	.	.	11.2%	1.6%
Other services	7.8%	.	.	.	.	.	11.7%	1.7%
Ownership								
For profit, incorporated	6.2%	.	.	.	.	.	10.4%	1.2%
For profit, unincorporated	8.3%	.	.	.	.	.	11.2%	0.6%*
Nonprofit	7.5%	.	.	.	.	.	11.3%	2.5%*
Age of firm								
Less than 5 years	9.5%	.	.	.	.	.	10.1%	3.1%*
5-9 years	8.9%	.	.	.	.	.	9.9%	1.4%*
10-19 years	7.9%	.	.	.	.	.	9.2%	1.9%*
20 or more years	7.2%	.	.	.	.	.	11.8%	1.6%
Unknown	0.3%*	.	.	.	.	.	2.1%*	0.3%*
Multi/single status								
2 or more locations	1.6%	.	.	.	.	.	6.6%	1.1%
1 location only	10.4%	.	.	.	.	.	11.0%	2.9%
Percent full-time employees								
Less than 25%	6.4%	.	.	.	.	.	10.2%	1.9%*
25-49 %	5.4%	.	.	.	.	.	9.4%	1.1%*
50-74 %	8.1%	.	.	.	.	.	12.8%	1.0%
75% or more	6.6%	.	.	.	.	.	10.3%	1.3%
Union presence								
No union employees	7.2%	.	.	.	.	.	10.6%	1.3%
Has union employees	4.5%	.	.	.	.	.	11.8%	1.4%
Unknown	1.4%*	.	.	.	.	.	6.2%*	0.7%*
Percent low wage employees								
50% or more low wage	6.9%	.	.	.	.	.	13.7%	1.4%
Less than 50% low wage	6.6%	.	.	.	.	.	10.0%	1.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.A.2.b.(3)(2005) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2005**

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	0.25%	0.71%	0.78%	0.68%	0.44%	0.08%	0.41%	0.10%
Industry group **								
Agric., fish., forest.	4.60%	.	.	.	.	.	5.10%	.
Mining and manufacturing	0.96%	.	.	.	.	.	1.40%	0.66%*
Construction	0.73%	.	.	.	.	.	0.81%	0.80%*
Utilities and transp.	1.32%*	.	.	.	.	.	3.47%*	0.48%*
Wholesale trade	0.60%	.	.	.	.	.	1.19%	0.75%*
Fin. svs. and real estate	0.38%	.	.	.	.	.	0.77%	0.24%
Retail trade	0.67%	.	.	.	.	.	1.71%	0.09%
Professional services	0.41%	.	.	.	.	.	0.69%	0.30%
Other services	0.60%	.	.	.	.	.	0.95%	0.32%
Ownership								
For profit, incorporated	0.21%	.	.	.	.	.	0.40%	0.11%
For profit, unincorporated	0.83%	.	.	.	.	.	1.05%	0.31%*
Nonprofit	1.06%	.	.	.	.	.	1.62%	0.94%*
Age of firm								
Less than 5 years	1.47%	.	.	.	.	.	1.49%	2.75%*
5-9 years	1.17%	.	.	.	.	.	1.33%	0.58%*
10-19 years	0.52%	.	.	.	.	.	0.53%	0.67%*
20 or more years	0.63%	.	.	.	.	.	1.02%	0.19%
Unknown	0.15%*	.	.	.	.	.	14.61%*	0.15%*
Multi/single status								
2 or more locations	0.10%	.	.	.	.	.	0.75%	0.10%
1 location only	0.43%	.	.	.	.	.	0.44%	0.64%
Percent full-time employees								
Less than 25%	1.21%	.	.	.	.	.	2.09%	0.97%*
25-49 %	1.04%	.	.	.	.	.	1.40%	0.82%*
50-74 %	1.05%	.	.	.	.	.	1.66%	0.27%
75% or more	0.37%	.	.	.	.	.	0.62%	0.11%
Union presence								
No union employees	0.32%	.	.	.	.	.	0.47%	0.17%
Has union employees	0.75%	.	.	.	.	.	2.13%	0.37%
Unknown	0.66%*	.	.	.	.	.	2.96%*	0.45%*
Percent low wage employees								
50% or more low wage	0.48%	.	.	.	.	.	0.98%	0.28%
Less than 50% low wage	0.30%	.	.	.	.	.	0.47%	0.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.



**Table I.A.2.c(2005) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005**

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	22.8%	40.6%	29.6%	14.7%	6.6%	4.3%	34.8%	6.1%
Industry group **								
Agric., fish., forest.	33.2%	37.8%	39.4% *	23.5% *	9.7% *	.	34.6%	22.7% *
Mining and manufacturing	21.5%	39.2%	26.0%	11.6%	10.7%	8.0%	29.3%	9.3%
Construction	42.0%	50.9%	34.9%	23.0%	30.5%	18.2% *	43.9%	26.0%
Utilities and transp.	15.7%	32.3%	8.8% *	13.3%	7.0% *	10.2%	22.5%	9.7%
Wholesale trade	24.5%	43.2%	24.2%	16.7%	4.3% *	4.0% *	35.1%	6.3%
Fin. svcs. and real estate	15.9%	36.5%	32.5%	13.7%	4.1% *	3.7%	34.2%	3.9%
Retail trade	15.0%	41.2%	28.5%	13.6%	2.8% *	1.3%	33.6%	2.7%
Professional services	25.1%	37.4%	27.4%	11.0%	7.9%	10.7%	32.9%	9.2%
Other services	23.8%	41.5%	34.3%	16.2%	6.4%	1.9% *	36.0%	5.1%
Ownership								
For profit, incorporated	21.7%	41.1%	29.9%	14.2%	6.7%	4.0%	34.6%	5.8%
For profit, unincorporated	26.9%	37.9%	25.4%	15.9%	5.1% *	6.4% *	34.8%	6.5%
Nonprofit	24.4%	44.6%	31.6%	16.4%	7.2%	6.9% *	36.9%	8.0%
Age of firm								
Less than 5 years	29.6%	35.7%	19.9%	9.1% *	12.1% *	3.3% *	31.7%	8.2% *
5-9 years	33.8%	42.4%	27.0%	15.8%	12.2% *	1.8% *	37.1%	11.0%
10-19 years	31.1%	42.0%	28.3%	15.9%	4.6% *	1.9% *	36.2%	7.7%
20 or more years	21.9%	40.3%	31.9%	14.6%	7.0%	5.4%	34.1%	7.0%
Unknown	3.6%	13.2% *	19.8% *	10.8% *	3.1% *	3.5%	8.1% *	3.5%
Multi/single status								
2 or more locations	6.6%	37.1%	23.9%	11.4%	5.9%	4.3%	19.6%	5.2%
1 location only	34.6%	40.6%	30.3%	17.1%	11.6%	20.2% *	36.0%	14.8%
Percent full-time employees								
Less than 25%	19.1%	36.4%	37.0%	15.9%	1.9% *	0.5% *	31.9%	3.8%
25-49 %	19.1%	40.6%	30.5%	16.0%	3.4% *	1.0% *	34.0%	3.2%
50-74 %	22.7%	38.5%	32.8%	14.2%	6.6% *	2.0% *	35.3%	3.7%
75% or more	23.3%	41.2%	28.5%	14.6%	7.3%	5.4%	35.0%	6.9%
Union presence								
No union employees	23.2%	39.9%	28.1%	12.6%	5.2%	1.9%	33.9%	4.4%
Has union employees	27.5%	58.7%	54.0%	42.5%	25.5%	12.5%	55.7%	15.7%
Unknown	7.9%	34.8% *	27.7% *	24.5% *	2.2% *	4.2%	31.6%	4.3%
Percent low wage employees								
50% or more low wage	15.1%	39.1%	24.5%	11.9%	2.9% *	0.6%	30.7%	2.4%
Less than 50% low wage	25.0%	40.8%	30.8%	15.6%	8.3%	5.9%	35.7%	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

**Table I.A.2.c(2005) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005**

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	0.27%	0.93%	1.42%	0.98%	0.60%	0.49%	0.57%	0.48%
Industry group **								
Agric., fish., forest.	4.87%	5.34%	12.52% *	9.80% *	4.63% *	.	5.24%	8.64% *
Mining and manufacturing	1.85%	4.17%	5.08%	2.63%	1.75%	1.19%	3.34%	1.35%
Construction	2.12%	2.51%	3.67%	3.66%	5.90%	5.87% *	2.36%	3.22%
Utilities and transp.	2.52%	7.65%	6.41% *	3.95%	2.46% *	2.87%	5.70%	2.15%
Wholesale trade	1.61%	2.99%	3.27%	2.92%	1.68% *	1.51% *	2.21%	1.18%
Fin. svcs. and real estate	0.94%	2.61%	4.50%	3.34%	1.72% *	1.06%	1.81%	0.85%
Retail trade	0.75%	2.54%	4.42%	3.26%	1.01% *	0.32%	1.81%	0.45%
Professional services	0.80%	1.40%	2.84%	1.77%	1.65%	1.56%	1.05%	0.94%
Other services	1.12%	2.43%	2.40%	2.53%	1.63%	0.90% *	1.63%	1.04%
Ownership								
For profit, incorporated	0.21%	0.89%	1.44%	1.20%	0.87%	0.50%	0.51%	0.50%
For profit, unincorporated	2.09%	2.77%	3.41%	3.48%	1.97% *	1.96% *	2.51%	1.58%
Nonprofit	1.24%	2.56%	4.39%	2.41%	1.86%	3.13% *	1.74%	1.56%
Age of firm								
Less than 5 years	3.30%	4.40%	4.44%	4.79% *	8.45% *	1.69% *	3.28%	5.49% *
5-9 years	1.77%	3.05%	4.84%	3.22%	3.73% *	1.81% *	2.25%	2.07%
10-19 years	0.87%	1.42%	2.19%	2.09%	1.47% *	1.06% *	1.03%	1.52%
20 or more years	0.50%	1.19%	1.68%	1.17%	0.79%	0.61%	0.68%	0.53%
Unknown	0.59%	10.06% *	14.47% *	8.50% *	1.66% *	0.60%	14.07% *	0.60%
Multi/single status								
2 or more locations	0.38%	6.06%	4.17%	0.88%	0.63%	0.48%	1.50%	0.41%
1 location only	0.54%	0.98%	1.44%	1.07%	1.81%	8.61% *	0.62%	1.73%
Percent full-time employees								
Less than 25%	2.64%	5.52%	8.51%	4.23%	0.96% *	0.79% *	3.46%	0.85%
25-49 %	1.40%	4.08%	5.16%	3.32%	1.31% *	0.67% *	2.56%	0.96%
50-74 %	1.00%	2.83%	3.68%	2.82%	2.13% *	0.92% *	1.52%	0.89%
75% or more	0.36%	0.86%	1.53%	1.32%	0.90%	0.73%	0.47%	0.61%
Union presence								
No union employees	0.29%	0.90%	1.08%	0.95%	0.53%	0.38%	0.56%	0.42%
Has union employees	1.37%	4.82%	8.78%	6.53%	4.67%	1.53%	4.38%	1.46%
Unknown	1.03%	11.66% *	11.27% *	10.25% *	2.08% *	1.07%	7.65%	0.95%
Percent low wage employees								
50% or more low wage	0.85%	3.19%	3.06%	1.72%	0.91% *	0.18%	1.73%	0.53%
Less than 50% low wage	0.33%	1.00%	1.39%	1.12%	0.81%	0.65%	0.56%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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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**Table I.A.2.c.(1)(2005) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005**

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	6.5%	11.7%	8.8%	4.4%	1.8%	0.7%	10.1%	1.5%
Industry group **								
Agric., fish., forest.	8.6%*	7.3%*	15.9%*	11.6%*	.	.	9.2%*	5.1%*
Mining and manufacturing	6.8%	15.0%	7.2%*	3.3%*	2.0%*	1.3%*	10.3%	1.4%
Construction	12.3%	16.2%	9.9%	3.3%*	5.3%*	1.7%*	13.1%	5.6%*
Utilities and transp.	5.0%*	11.0%*	.	4.0%*	1.3%*	4.1%*	7.0%*	3.2%*
Wholesale trade	8.2%	14.8%	11.0%	2.9%*	1.6%*	0.5%*	12.3%	1.2%*
Fin. svcs. and real estate	3.2%	7.4%	6.5%*	3.1%*	0.8%*	0.6%*	6.8%	0.8%*
Retail trade	5.2%	13.3%	11.3%	7.2%*	0.5%*	0.1%*	11.4%	1.1%*
Professional services	5.6%	7.6%	7.5%	2.9%	3.4%*	1.7%*	7.0%	2.6%
Other services	8.0%	15.3%	9.1%	5.7%	1.4%*	0.1%*	12.6%	0.8%*
Ownership								
For profit, incorporated	6.0%	11.8%	9.0%	3.8%	1.0%	0.5%*	9.9%	1.2%
For profit, unincorporated	7.8%	11.1%	7.9%	4.4%*	2.5%*	0.6%*	10.3%	1.3%*
Nonprofit	8.1%	12.7%	7.8%*	7.3%	4.0%*	5.2%*	11.0%	4.2%
Age of firm								
Less than 5 years	8.6%	10.5%	5.8%*	1.1%*	5.9%*	.	9.1%	3.7%*
5-9 years	10.3%	12.8%	6.6%	5.7%*	8.2%*	0.1%*	11.1%	4.9%*
10-19 years	8.9%	11.6%	9.4%	4.9%*	0.1%*	0.3%*	10.4%	2.0%*
20 or more years	6.1%	11.6%	9.4%	4.2%	1.8%	0.5%*	9.8%	1.5%
Unknown	1.0%*	.	.	5.7%*	0.2%*	1.0%	.	1.0%
Multi/single status								
2 or more locations	1.6%	9.5%	6.1%	4.1%	1.6%	0.7%	5.2%	1.3%
1 location only	10.0%	11.7%	9.1%	4.6%	3.1%	0.4%*	10.4%	3.8%
Percent full-time employees								
Less than 25%	6.6%	13.5%*	11.1%*	4.1%*	0.6%*	0.3%*	11.4%	0.7%*
25-49 %	7.2%	17.3%	10.3%*	4.6%*	0.4%*	0.0%*	13.1%	0.8%*
50-74 %	5.7%	9.8%	8.2%	5.4%	0.6%*	0.2%*	9.1%	0.7%*
75% or more	6.5%	11.6%	8.6%	4.2%	2.3%	0.9%	9.9%	1.8%
Union presence								
No union employees	6.8%	11.7%	8.6%	4.0%	1.4%*	0.3%	10.0%	1.3%
Has union employees	5.8%	13.8%	11.4%*	8.6%*	7.8%*	1.9%*	12.3%	3.1%
Unknown	1.8%	7.1%*	10.6%*	8.1%*	0.5%*	0.8%*	8.9%	0.7%*
Percent low wage employees								
50% or more low wage	4.4%	10.6%	7.1%	5.1%	0.9%*	0.1%*	8.7%	0.9%*
Less than 50% low wage	7.1%	11.9%	9.2%	4.2%	2.2%	1.0%	10.4%	1.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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**Table I.A.2.c.(1)(2005) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005**

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	0.27%	0.70%	0.76%	0.57%	0.41%	0.19%	0.47%	0.20%
Industry group **								
Agric., fish., forest.	3.02%*	2.90%*	6.73%*	3.81%*	.	.	3.40%*	2.32%*
Mining and manufacturing	1.26%	2.76%	3.16%*	1.69%*	0.82%*	0.47%*	2.12%	0.40%
Construction	1.26%	2.33%	2.14%	1.79%*	3.03%*	1.69%*	1.33%	1.74%*
Utilities and transp.	1.59%*	3.57%*	.	1.74%*	0.81%*	2.06%*	2.36%*	1.37%*
Wholesale trade	1.43%	2.85%	2.76%	1.70%*	1.64%*	0.29%*	2.06%	0.57%*
Fin. svcs. and real estate	0.40%	0.93%	3.15%*	1.52%*	0.44%*	0.43%*	0.92%	0.31%*
Retail trade	0.62%	2.08%	2.79%	2.34%*	0.31%*	0.09%*	1.71%	0.39%*
Professional services	0.39%	0.63%	1.41%	0.73%	1.74%*	0.77%*	0.50%	0.60%
Other services	0.53%	1.21%	1.57%	1.68%	0.77%*	0.08%*	0.80%	0.35%*
Ownership								
For profit, incorporated	0.26%	0.76%	0.80%	0.75%	0.22%	0.18%*	0.48%	0.23%
For profit, unincorporated	0.73%	1.03%	2.11%	1.88%*	1.46%*	0.29%*	0.82%	0.55%*
Nonprofit	1.03%	2.10%	2.78%*	1.88%	1.91%*	2.69%*	1.71%	0.98%
Age of firm								
Less than 5 years	1.00%	1.33%	2.10%*	0.67%*	3.09%*	.	1.01%	3.08%*
5-9 years	1.02%	1.99%	1.91%	2.05%*	3.97%*	0.29%*	1.39%	2.26%*
10-19 years	0.81%	1.20%	1.67%	1.89%*	0.06%*	0.19%*	1.01%	0.80%*
20 or more years	0.35%	0.86%	1.03%	0.43%	0.34%	0.29%*	0.56%	0.27%
Unknown	0.30%*	.	.	8.13%*	0.09%*	0.30%	.	0.30%
Multi/single status								
2 or more locations	0.15%	2.66%	1.72%	0.63%	0.43%	0.19%	0.73%	0.18%
1 location only	0.47%	0.72%	0.79%	0.89%	0.70%	0.79%*	0.49%	0.87%
Percent full-time employees								
Less than 25%	1.72%	5.42%*	5.65%*	1.65%*	0.42%*	0.61%*	2.77%	0.43%*
25-49 %	1.16%	3.81%	3.14%*	2.10%*	0.27%*	0.01%*	2.32%	0.43%*
50-74 %	0.32%	1.24%	1.94%	1.55%	0.34%*	0.09%*	0.63%	0.24%*
75% or more	0.36%	0.81%	1.04%	0.58%	0.60%	0.24%	0.63%	0.22%
Union presence								
No union employees	0.31%	0.70%	0.71%	0.49%	0.42%*	0.10%	0.50%	0.22%
Has union employees	0.75%	2.75%	3.70%*	5.75%*	3.08%*	0.67%*	2.26%	0.70%
Unknown	0.48%	2.50%*	8.43%*	4.65%*	0.59%*	0.52%*	2.07%	0.43%*
Percent low wage employees								
50% or more low wage	0.49%	1.49%	1.32%	1.16%	0.50%*	0.06%*	1.06%	0.37%*
Less than 50% low wage	0.32%	0.74%	1.00%	0.59%	0.43%	0.26%	0.55%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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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**Table I.A.2.c.(2)(2005) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005**

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	12.8%	21.5%	17.4%	8.4%	4.3%	3.6%	19.0%	4.2%
Industry group **								
Agric., fish., forest.	19.6%	25.2%	12.9% *	11.9% *	9.7% *	.	19.9%	17.6% *
Mining and manufacturing	13.2%	20.5%	17.5%	8.6%	8.3%	5.7%	17.3%	7.0%
Construction	22.7%	24.7%	21.1%	17.7%	23.0%	17.9% *	23.2%	19.0%
Utilities and transp.	8.2%	14.5%	8.8% *	4.5% *	4.5% *	6.0%	11.2%	5.6%
Wholesale trade	13.9%	24.6%	11.2%	11.6%	2.5% *	2.5% *	19.6%	4.2%
Fin. svcs. and real estate	11.3%	24.4%	22.6%	10.5%	3.4% *	3.3% *	23.3%	3.4%
Retail trade	6.7%	17.9%	12.4%	3.4% *	2.1% *	1.3%	14.3%	1.7%
Professional services	15.7%	22.5%	18.0%	7.5%	4.1%	8.9%	20.3%	6.4%
Other services	11.3%	17.8%	19.9%	6.7%	4.2% *	1.7% *	16.5%	3.4%
Ownership								
For profit, incorporated	12.5%	22.3%	17.5%	8.4%	4.9%	3.4%	19.3%	4.2%
For profit, unincorporated	14.3%	18.8%	15.0%	11.2%	2.5% *	5.6% *	17.9%	4.9%
Nonprofit	12.4%	23.2%	19.3%	6.3%	3.4%	1.3% *	18.9%	3.9%
Age of firm								
Less than 5 years	15.6%	18.2%	12.0% *	7.7% *	5.6% *	.	16.7%	3.4% *
5-9 years	18.0%	22.6%	15.3%	8.5% *	2.6% *	1.8% *	19.9%	4.8% *
10-19 years	17.7%	23.2%	17.7%	8.7%	3.7% *	1.4% *	20.6%	4.6%
20 or more years	12.4%	20.9%	18.3%	8.4%	4.7%	4.9%	18.3%	5.2%
Unknown	2.6%	.	18.3% *	5.1% *	2.9% *	2.4%	5.9% *	2.5%
Multi/single status								
2 or more locations	4.5%	24.2%	15.4%	5.2%	3.9%	3.5%	12.1%	3.7%
1 location only	18.9%	21.5%	17.6%	10.7%	7.1%	16.5% *	19.5%	10.1%
Percent full-time employees								
Less than 25%	9.6%	18.8%	19.0% *	7.2% *	0.5% *	0.0% *	16.4%	1.4%
25-49 %	9.4%	18.7%	15.7%	7.6% *	3.0% *	1.0% *	16.0%	2.4% *
50-74 %	13.1%	21.0%	21.0%	5.8% *	5.6% *	1.8% *	19.6%	3.1% *
75% or more	13.3%	22.0%	16.8%	8.9%	4.5%	4.4%	19.2%	4.8%
Union presence								
No union employees	12.6%	20.8%	16.5%	7.0%	3.5%	1.4%	18.2%	2.8%
Has union employees	18.8%	38.9%	30.8%	25.2%	15.0%	10.8%	35.2%	11.9%
Unknown	5.7%	23.4% *	17.1% *	16.4% *	1.7% *	3.4%	20.3% *	3.5%
Percent low wage employees								
50% or more low wage	7.2%	19.4%	11.9%	3.6%	1.5% *	0.4% *	14.7%	1.1%
Less than 50% low wage	14.4%	21.9%	18.6%	9.9%	5.6%	4.9%	19.9%	5.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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	0.31%	0.74%	0.71%	0.73%	0.54%	0.52%	0.62%	0.41%
Industry group **								
Agric., fish., forest.	3.96%	4.32%	10.47% *	8.61% *	4.63% *	.	4.37%	8.69% *
Mining and manufacturing	1.51%	3.65%	3.66%	1.95%	1.30%	1.08%	2.54%	1.32%
Construction	1.73%	2.06%	2.56%	3.12%	4.24%	5.95% *	1.84%	2.65%
Utilities and transp.	1.51%	3.54%	6.41% *	2.60% *	2.17% *	1.34%	2.53%	1.15%
Wholesale trade	1.59%	2.61%	3.12%	2.59%	0.86% *	1.26% *	2.14%	0.96%
Fin. svcs. and real estate	1.08%	2.63%	4.30%	3.12%	1.77% *	1.01% *	1.86%	0.88%
Retail trade	0.73%	1.64%	3.71%	1.30% *	1.08% *	0.31%	1.83%	0.29%
Professional services	0.64%	1.39%	2.24%	1.31%	0.91%	1.43%	1.05%	0.60%
Other services	0.71%	1.54%	2.16%	0.84%	1.30% *	0.93% *	1.01%	0.80%
Ownership								
For profit, incorporated	0.35%	0.88%	0.94%	0.79%	0.76%	0.49%	0.76%	0.39%
For profit, unincorporated	1.27%	1.74%	2.31%	3.23%	1.09% *	1.86% *	1.42%	1.44%
Nonprofit	1.30%	2.40%	5.09%	1.18%	0.70%	0.58% *	2.20%	0.78%
Age of firm								
Less than 5 years	2.37%	3.08%	3.86% *	4.82% *	7.95% *	.	2.47%	2.95% *
5-9 years	1.24%	1.84%	2.42%	3.15% *	1.76% *	1.81% *	1.52%	1.97% *
10-19 years	0.82%	1.07%	2.15%	1.31%	1.45% *	1.12% *	1.03%	1.10%
20 or more years	0.33%	0.91%	0.88%	1.00%	0.72%	0.55%	0.62%	0.44%
Unknown	0.62%	.	8.44% *	2.34% *	1.63% *	0.64%	3.25% *	0.63%
Multi/single status								
2 or more locations	0.44%	5.40%	3.82%	0.39%	0.61%	0.51%	1.50%	0.41%
1 location only	0.58%	0.70%	0.86%	1.06%	1.10%	8.66% *	0.62%	1.36%
Percent full-time employees								
Less than 25%	2.66%	4.61%	7.56% *	2.71% *	0.49% *	0.02% *	3.78%	0.36%
25-49 %	0.61%	3.11%	4.46%	3.05% *	1.17% *	0.68% *	1.54%	0.84% *
50-74 %	0.72%	1.86%	2.10%	1.88% *	1.92% *	0.95% *	1.11%	0.96% *
75% or more	0.41%	0.88%	0.71%	0.96%	0.72%	0.72%	0.73%	0.52%
Union presence								
No union employees	0.43%	0.74%	0.91%	0.88%	0.39%	0.35%	0.60%	0.37%
Has union employees	1.36%	4.08%	6.19%	4.95%	3.72%	1.72%	3.27%	1.57%
Unknown	0.88%	8.43% *	6.20% *	10.08% *	2.06% *	0.88%	7.10% *	0.78%
Percent low wage employees								
50% or more low wage	0.81%	2.89%	1.94%	0.71%	0.78% *	0.16% *	1.90%	0.31%
Less than 50% low wage	0.37%	0.85%	0.60%	0.95%	0.74%	0.67%	0.63%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.A.2.c.(3)(2005) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005**

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	4.1%	8.1%	4.5%	2.4%	0.7%	0.3%*	6.6%	0.6%
Industry group **								
Agric., fish., forest.	6.2%	.	.	.	.	.	7.1%	.
Mining and manufacturing	2.0%	.	.	.	.	.	2.7%	1.1%*
Construction	8.2%	.	.	.	.	.	8.8%	2.7%*
Utilities and transp.	2.6%*	.	.	.	.	.	4.3%*	1.1%*
Wholesale trade	3.0%	.	.	.	.	.	4.2%	0.9%*
Fin. svcs. and real estate	2.3%	.	.	.	.	.	5.2%	0.4%*
Retail trade	3.4%	.	.	.	.	.	8.2%	0.2%*
Professional services	4.4%	.	.	.	.	.	6.4%	0.6%
Other services	4.9%	.	.	.	.	.	7.5%	0.9%
Ownership								
For profit, incorporated	3.8%	.	.	.	.	.	6.2%	0.7%
For profit, unincorporated	5.3%	.	.	.	.	.	7.3%	0.2%*
Nonprofit	4.4%	.	.	.	.	.	7.4%	0.4%*
Age of firm								
Less than 5 years	5.7%	.	.	.	.	.	6.2%	1.1%*
5-9 years	6.1%	.	.	.	.	.	6.8%	1.6%*
10-19 years	5.3%	.	.	.	.	.	6.1%	1.4%*
20 or more years	4.1%	.	.	.	.	.	6.8%	0.6%
Unknown	0.3%*	.	.	.	.	.	2.1%*	0.3%*
Multi/single status								
2 or more locations	0.8%	.	.	.	.	.	3.0%	0.5%
1 location only	6.5%	.	.	.	.	.	6.8%	1.7%
Percent full-time employees								
Less than 25%	3.2%	.	.	.	.	.	4.5%	1.6%*
25-49 %	2.8%	.	.	.	.	.	5.4%	0.0%*
50-74 %	4.2%	.	.	.	.	.	6.9%	0.2%*
75% or more	4.2%	.	.	.	.	.	6.7%	0.7%
Union presence								
No union employees	4.3%	.	.	.	.	.	6.4%	0.4%
Has union employees	4.1%	.	.	.	.	.	10.5%	1.4%
Unknown	0.9%*	.	.	.	.	.	2.4%*	0.7%*
Percent low wage employees								
50% or more low wage	3.7%	.	.	.	.	.	7.7%	0.4%*
Less than 50% low wage	4.2%	.	.	.	.	.	6.3%	0.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

**Table I.A.2.c.(3)(2005) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2005**

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	0.24%	0.72%	0.65%	0.55%	0.13%	0.10%*	0.39%	0.09%
Industry group **								
Agric., fish., forest.	1.36%	.	.	.	.	.	1.57%	.
Mining and manufacturing	0.30%	.	.	.	.	.	0.33%	0.41%*
Construction	1.55%	.	.	.	.	.	1.73%	0.92%*
Utilities and transp.	1.33%*	.	.	.	.	.	3.63%*	0.45%*
Wholesale trade	0.57%	.	.	.	.	.	0.92%	0.56%*
Fin. svcs. and real estate	0.28%	.	.	.	.	.	0.74%	0.21%*
Retail trade	0.58%	.	.	.	.	.	1.47%	0.10%*
Professional services	0.36%	.	.	.	.	.	0.57%	0.13%
Other services	0.63%	.	.	.	.	.	1.03%	0.22%
Ownership								
For profit, incorporated	0.23%	.	.	.	.	.	0.36%	0.11%
For profit, unincorporated	1.31%	.	.	.	.	.	1.86%	0.15%*
Nonprofit	0.84%	.	.	.	.	.	1.60%	0.14%*
Age of firm								
Less than 5 years	1.61%	.	.	.	.	.	1.68%	0.83%*
5-9 years	1.00%	.	.	.	.	.	1.16%	0.94%*
10-19 years	0.64%	.	.	.	.	.	0.69%	0.68%*
20 or more years	0.23%	.	.	.	.	.	0.41%	0.08%
Unknown	0.15%*	.	.	.	.	.	14.61%*	0.15%*
Multi/single status								
2 or more locations	0.12%	.	.	.	.	.	0.84%	0.10%
1 location only	0.41%	.	.	.	.	.	0.43%	0.41%
Percent full-time employees								
Less than 25%	0.84%	.	.	.	.	.	1.20%	0.70%*
25-49 %	0.53%	.	.	.	.	.	1.06%	0.05%*
50-74 %	0.76%	.	.	.	.	.	1.20%	0.13%*
75% or more	0.42%	.	.	.	.	.	0.69%	0.12%
Union presence								
No union employees	0.28%	.	.	.	.	.	0.45%	0.09%
Has union employees	0.73%	.	.	.	.	.	1.97%	0.34%
Unknown	0.38%*	.	.	.	.	.	1.04%*	0.45%*
Percent low wage employees								
50% or more low wage	0.52%	.	.	.	.	.	1.09%	0.20%*
Less than 50% low wage	0.26%	.	.	.	.	.	0.39%	0.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.



**Table I.A.2.d(2005) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005**

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	30.5%	8.0%	14.5%	25.6%	38.1%	70.9%	11.5%	56.8%
Industry group **								
Agric., fish., forest.	6.1%*	3.6%*	6.7%*	.	23.8%*	46.7%	3.7%*	23.3%*
Mining and manufacturing	24.9%	7.6%	13.4%	23.0%	34.0%	63.2%	13.1%	43.0%
Construction	14.8%	6.4%	16.7%	29.2%	45.4%	72.9%	11.0%	46.8%
Utilities and transp.	38.8%	16.5%*	3.7%*	21.5%*	21.0%	76.0%	13.6%*	60.7%
Wholesale trade	25.8%	7.3%	16.5%*	27.6%	26.8%	74.2%	12.4%	48.8%
Fin. svcs. and real estate	43.5%	10.6%	17.9%	34.7%	43.0%	71.0%	14.6%	62.4%
Retail trade	40.1%	6.6%	10.6%*	24.4%	38.1%	68.7%	8.7%	60.9%
Professional services	27.7%	9.5%	15.1%	30.1%	41.1%	78.4%	12.6%	58.0%
Other services	26.8%	6.2%	15.7%	19.6%	38.3%	67.5%	10.4%	52.0%
Ownership								
For profit, incorporated	33.2%	7.9%	13.9%	25.6%	37.9%	73.1%	11.6%	59.8%
For profit, unincorporated	20.2%	8.0%	13.6%	24.5%	35.2%	56.8%	9.7%	47.5%
Nonprofit	27.1%	9.6%	20.2%	26.4%	40.2%	62.5%	15.5%	42.5%
Age of firm								
Less than 5 years	13.8%	9.7%	14.9%	23.0%*	49.4%	43.8%	11.1%	42.0%
5-9 years	12.8%	7.8%	10.7%	28.7%	25.3%	50.0%	9.5%	36.3%
10-19 years	14.1%	7.4%	13.3%	20.6%	34.4%	49.2%	9.9%	33.8%
20 or more years	31.5%	8.1%	15.9%	26.5%	37.7%	72.6%	13.1%	54.1%
Unknown	68.9%	.	9.5%*	42.4%*	49.5%	71.3%	13.0%*	69.4%
Multi/single status								
2 or more locations	55.3%	18.0%	14.0%	26.8%	37.9%	71.0%	20.1%	59.1%
1 location only	12.4%	7.9%	14.5%	24.7%	39.1%	54.4%	10.9%	33.4%
Percent full-time employees								
Less than 25%	26.3%	6.2%*	6.5%*	15.7%*	27.2%	68.7%	7.6%	48.9%
25-49 %	31.0%	5.5%*	10.9%	15.3%	23.1%	75.0%	8.3%	55.4%
50-74 %	27.5%	8.4%	13.5%*	16.8%	44.9%	62.8%	10.3%	53.5%
75% or more	31.3%	8.3%	15.4%	28.7%	39.2%	72.2%	12.3%	58.1%
Union presence								
No union employees	24.7%	7.7%	13.5%	24.5%	36.3%	63.1%	10.9%	48.9%
Has union employees	61.9%	14.3%	29.7%	42.0%	51.6%	85.3%	24.0%	77.9%
Unknown	72.9%	14.0%*	15.6%*	22.8%*	57.3%	84.3%	15.2%*	81.6%
Percent low wage employees								
50% or more low wage	31.1%	5.6%	8.2%	14.2%	30.0%	65.7%	7.3%	50.6%
Less than 50% low wage	30.3%	8.5%	15.9%	29.2%	41.8%	73.2%	12.4%	59.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.A.2.d(2005) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005**

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	0.56%	0.69%	1.10%	1.67%	1.20%	0.87%	0.61%	0.91%
Industry group **								
Agric., fish., forest.	2.43%*	2.20%*	3.31%*	.	10.76%*	13.82%	2.39%*	11.74%*
Mining and manufacturing	1.73%	1.48%	2.69%	3.52%	3.38%	4.27%	2.34%	1.85%
Construction	1.17%	1.65%	2.39%	3.53%	7.54%	7.00%	1.32%	3.66%
Utilities and transp.	3.35%	7.66%*	1.80%*	7.43%*	6.04%	3.87%	5.12%*	3.44%
Wholesale trade	1.71%	1.84%	5.08%*	4.43%	3.53%	4.31%	1.67%	3.36%
Fin. svcs. and real estate	0.87%	1.49%	3.76%	3.30%	3.23%	1.77%	1.49%	1.21%
Retail trade	0.88%	1.43%	3.30%*	3.51%	4.40%	1.83%	1.36%	1.56%
Professional services	0.84%	0.83%	1.42%	2.98%	2.99%	1.84%	0.82%	1.71%
Other services	1.12%	1.08%	1.99%	1.80%	2.88%	1.85%	1.24%	1.66%
Ownership								
For profit, incorporated	0.58%	0.98%	0.98%	1.99%	1.34%	0.81%	0.71%	0.91%
For profit, unincorporated	0.73%	0.72%	2.73%	3.98%	4.66%	3.59%	0.74%	1.47%
Nonprofit	1.13%	2.36%	4.01%	3.70%	2.33%	6.03%	2.10%	2.83%
Age of firm								
Less than 5 years	1.44%	1.46%	3.15%	8.77%*	9.00%	11.55%	1.09%	4.78%
5-9 years	1.24%	1.05%	2.64%	3.11%	5.05%	9.52%	1.19%	3.35%
10-19 years	0.85%	1.28%	2.36%	2.39%	4.00%	5.65%	1.05%	2.39%
20 or more years	0.86%	0.72%	1.65%	2.17%	1.68%	1.52%	0.80%	1.41%
Unknown	1.16%	.	10.06%*	14.41%*	3.54%	1.12%	9.96%*	1.14%
Multi/single status								
2 or more locations	0.84%	4.52%	2.60%	2.10%	1.40%	0.88%	1.46%	1.05%
1 location only	0.60%	0.73%	1.34%	1.80%	2.94%	10.04%	0.69%	1.35%
Percent full-time employees								
Less than 25%	3.06%	2.45%*	4.85%*	4.95%*	6.08%	4.30%	2.03%	3.92%
25-49 %	2.03%	2.14%*	2.86%	3.14%	4.00%	2.68%	1.55%	1.73%
50-74 %	1.70%	1.87%	4.46%*	4.03%	3.54%	2.73%	1.36%	2.52%
75% or more	0.51%	0.79%	1.03%	1.76%	1.28%	0.80%	0.74%	0.97%
Union presence								
No union employees	0.56%	0.59%	1.39%	1.64%	1.18%	1.32%	0.60%	1.08%
Has union employees	1.63%	3.50%	5.73%	5.39%	4.89%	2.42%	1.97%	2.29%
Unknown	2.10%	7.51%*	10.23%*	13.10%*	7.90%	1.24%	5.28%*	1.06%
Percent low wage employees								
50% or more low wage	1.45%	1.38%	1.22%	3.40%	3.11%	1.73%	1.01%	1.39%
Less than 50% low wage	0.36%	0.75%	1.17%	1.92%	1.54%	1.09%	0.73%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.A.2.e(2005) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2005**

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	30.5%	13.8%	89.7%	34.6%	68.5%	12.5%	12.7%	74.6%
Firm size								
Less than 50 employees	11.5%	16.5%	85.2%	32.6%	56.4%	1.7%	2.8%	67.0%
50+ employees	56.8%	10.1%	96.0%	37.4%	85.2%	27.5%	26.5%	85.1%
Less than 10 employees	8.0%	18.3%	82.7%	31.7%	53.7%	1.6%	2.3%	56.9%
10-24 employees	14.5%	13.6%	89.0%	34.0%	60.3%	1.3%	3.1%	82.9%
25-99 employees	25.6%	12.8%	90.8%	36.1%	63.6%	2.9%	5.0%	88.2%
100-999 employees	38.1%	10.5%	94.3%	29.9%	77.3%	9.8%	10.1%	91.5%
1000+ employees	70.9%	9.5%	97.7%	40.7%	93.0%	40.5%	38.1%	81.5%
Industry group **								
Agric., fish., forest.	6.1%*	24.3%	76.8%	22.7%	55.4%	4.4%*	5.5%*	45.0%
Mining and manufacturing	24.9%	11.3%	91.7%	30.4%	69.5%	9.4%	11.1%	85.3%
Construction	14.8%	15.1%	86.7%	35.7%	55.0%	2.8%	3.6%	72.6%
Utilities and transp.	38.8%	15.0%	93.6%	29.8%	77.0%	29.7%	29.5%	77.5%
Wholesale trade	25.8%	9.8%	92.5%	32.0%	69.4%	10.6%	11.3%	72.7%
Fin. svcs. and real estate	43.5%	12.1%	91.4%	36.5%	76.9%	29.2%	27.0%	74.9%
Retail trade	40.1%	13.6%	91.4%	36.0%	74.3%	15.8%	17.7%	84.1%
Professional services	27.7%	14.2%	88.6%	34.4%	67.9%	8.8%	8.6%	69.0%
Other services	26.8%	15.5%	88.5%	35.6%	63.0%	6.3%	6.5%	73.5%
Ownership								
For profit, incorporated	33.2%	13.8%	90.1%	34.6%	70.1%	13.9%	14.5%	76.8%
For profit, unincorporated	20.2%	15.0%	87.5%	33.1%	63.1%	8.7%	6.7%	68.4%
Nonprofit	27.1%	12.0%	90.7%	37.8%	65.0%	8.1%	8.8%	67.5%
Age of firm								
Less than 5 years	13.8%	15.0%	86.6%	35.0%	56.2%	1.0%*	1.8%*	65.3%
5-9 years	12.8%	16.1%	86.5%	33.0%	57.5%	0.9%	1.7%	65.3%
10-19 years	14.1%	13.9%	88.1%	32.6%	59.9%	2.7%	2.7%	70.9%
20 or more years	31.5%	14.6%	89.1%	36.0%	68.9%	14.6%	15.4%	76.1%
Unknown	68.9%	8.8%	98.0%	33.2%	91.8%	31.2%	28.9%	84.4%
Multi/single status								
2 or more locations	55.3%	10.2%	95.8%	36.9%	84.9%	27.1%	26.2%	84.6%
1 location only	12.4%	16.5%	85.3%	32.9%	56.5%	1.8%	2.8%	67.2%
Percent full-time employees								
Less than 25%	26.3%	14.0%	89.2%	31.2%	68.2%	4.8%	6.1%	72.2%
25-49 %	31.0%	12.3%	90.7%	34.3%	67.7%	6.6%	9.6%	72.9%
50-74 %	27.5%	16.1%	88.4%	33.3%	67.1%	9.6%	10.5%	76.1%
75% or more	31.3%	13.5%	89.9%	35.1%	68.9%	14.1%	13.8%	74.6%
Union presence								
No union employees	24.7%	13.8%	89.0%	32.9%	66.0%	7.7%	8.2%	74.5%
Has union employees	61.9%	12.3%	93.9%	46.4%	81.0%	41.0%	40.8%	72.6%
Unknown	72.9%	17.3%	94.9%	42.5%	88.0%	43.1%	39.8%	79.4%
Percent low wage employees								
50% or more low wage	31.1%	15.9%	88.7%	32.4%	69.4%	9.9%	11.2%	76.8%
Less than 50% low wage	30.3%	13.2%	90.0%	35.3%	68.2%	13.3%	13.2%	74.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.e(2005) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2005**

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.56%	0.38%	0.39%	0.41%	0.49%	0.31%	0.24%	0.54%
<b>Firm size</b>								
Less than 50 employees	0.61%	0.56%	0.56%	0.48%	0.57%	0.26%	0.22%	0.74%
50+ employees	0.91%	0.53%	0.21%	0.78%	0.43%	0.66%	0.44%	0.68%
Less than 10 employees	0.69%	0.71%	0.76%	0.73%	0.79%	0.27%	0.25%	0.87%
10-24 employees	1.10%	0.69%	0.51%	1.18%	1.59%	0.37%	0.59%	0.91%
25-99 employees	1.67%	1.76%	1.23%	1.48%	1.46%	0.56%	0.76%	0.80%
100-999 employees	1.20%	0.76%	0.43%	1.50%	0.93%	0.62%	0.48%	1.11%
1000+ employees	0.87%	0.63%	0.15%	0.79%	0.25%	1.19%	0.84%	0.95%
<b>Industry group **</b>								
Agric., fish., forest.	2.43%*	4.53%	4.38%	4.15%	2.79%	2.44%*	2.33%*	2.71%
Mining and manufacturing	1.73%	1.30%	0.94%	1.85%	2.11%	1.29%	1.31%	1.64%
Construction	1.17%	1.38%	1.20%	1.66%	1.49%	0.60%	0.86%	1.08%
Utilities and transp.	3.35%	3.19%	1.73%	2.78%	2.61%	3.52%	3.20%	2.69%
Wholesale trade	1.71%	1.39%	1.20%	2.62%	1.83%	1.22%	1.56%	1.67%
Fin. svcs. and real estate	0.87%	0.60%	0.70%	1.67%	1.08%	0.93%	0.42%	1.44%
Retail trade	0.88%	0.93%	0.85%	1.19%	1.61%	0.90%	1.15%	1.17%
Professional services	0.84%	0.71%	0.59%	0.56%	0.73%	0.49%	0.41%	0.91%
Other services	1.12%	1.30%	0.98%	1.03%	0.70%	0.61%	0.69%	1.17%
<b>Ownership</b>								
For profit, incorporated	0.58%	0.53%	0.45%	0.59%	0.66%	0.30%	0.29%	0.66%
For profit, unincorporated	0.73%	1.05%	1.13%	1.64%	1.42%	0.54%	0.58%	1.32%
Nonprofit	1.13%	0.95%	0.80%	1.74%	1.53%	0.82%	0.98%	1.86%
<b>Age of firm</b>								
Less than 5 years	1.44%	2.03%	1.82%	2.28%	2.02%	0.31%*	0.56%*	3.02%
5-9 years	1.24%	0.95%	1.02%	1.18%	1.29%	0.27%	0.29%	1.20%
10-19 years	0.85%	0.94%	0.77%	0.69%	1.51%	0.53%	0.59%	0.67%
20 or more years	0.86%	0.82%	0.72%	0.83%	0.61%	0.56%	0.44%	0.53%
Unknown	1.16%	0.88%	0.25%	1.48%	0.43%	1.13%	1.02%	1.33%
<b>Multi/single status</b>								
2 or more locations	0.84%	0.50%	0.18%	0.85%	0.47%	0.71%	0.46%	0.64%
1 location only	0.60%	0.60%	0.60%	0.54%	0.57%	0.19%	0.18%	0.72%
<b>Percent full-time employees</b>								
Less than 25%	3.06%	1.79%	1.57%	2.56%	2.16%	1.22%	1.23%	2.69%
25-49 %	2.03%	2.00%	1.54%	1.60%	2.25%	0.59%	0.74%	1.93%
50-74 %	1.70%	1.01%	1.11%	1.85%	0.79%	1.00%	1.17%	0.86%
75% or more	0.51%	0.49%	0.55%	0.54%	0.48%	0.29%	0.33%	0.57%
<b>Union presence</b>								
No union employees	0.56%	0.39%	0.42%	0.49%	0.57%	0.26%	0.25%	0.56%
Has union employees	1.63%	1.27%	0.46%	1.09%	1.20%	1.95%	2.29%	1.54%
Unknown	2.10%	1.71%	0.88%	1.97%	1.31%	3.34%	3.16%	2.42%
<b>Percent low wage employees</b>								
50% or more low wage	1.45%	0.82%	0.77%	1.08%	1.23%	0.53%	0.62%	1.07%
Less than 50% low wage	0.36%	0.33%	0.40%	0.35%	0.40%	0.29%	0.17%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.f(2005) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2005**

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	74.6%	56.9%	82.9%	88.2%	91.5%	81.5%	67.0%	85.1%
Industry group **								
Agric., fish., forest.	45.0%	22.8%	64.9%	93.3%	91.4%	81.4%	38.4%	91.0%
Mining and manufacturing	85.3%	72.1%	90.3%	97.5%	93.8%	77.4%	83.3%	88.3%
Construction	72.6%	60.1%	89.5%	89.2%	96.9%	91.1%	70.3%	91.8%
Utilities and transp.	77.5%	66.9%	91.8%	96.0%	88.1%	71.0%	79.2%	75.9%
Wholesale trade	72.7%	50.3%	86.7%	90.0%	96.7%	77.3%	64.7%	86.4%
Fin. svcs. and real estate	74.9%	61.2%	86.5%	87.6%	88.9%	75.4%	68.3%	79.3%
Retail trade	84.1%	59.8%	85.4%	93.0%	95.7%	91.5%	71.8%	92.3%
Professional services	69.0%	56.8%	79.9%	83.6%	88.9%	68.6%	64.3%	78.4%
Other services	73.5%	53.6%	75.6%	84.8%	90.5%	88.3%	63.6%	88.8%
Ownership								
For profit, incorporated	76.8%	58.7%	84.9%	91.0%	92.6%	81.6%	69.9%	85.4%
For profit, unincorporated	68.4%	57.4%	82.3%	88.0%	90.0%	77.2%	63.2%	81.9%
Nonprofit	67.5%	39.3%	68.8%	74.1%	88.3%	90.9%	52.8%	86.8%
Age of firm								
Less than 5 years	65.3%	56.2%	81.8%	92.8%	96.1%	96.4%	62.7%	92.3%
5-9 years	65.3%	53.9%	82.1%	84.6%	88.7%	91.7%	61.7%	90.8%
10-19 years	70.9%	57.4%	85.3%	89.1%	89.8%	83.8%	67.2%	88.3%
20 or more years	76.1%	57.8%	82.0%	88.3%	92.4%	78.3%	69.2%	84.7%
Unknown	84.4%	86.8%*	98.4%	84.3%	88.1%	84.0%	97.9%	84.3%
Multi/single status								
2 or more locations	84.6%	68.0%	81.6%	88.7%	91.9%	81.5%	83.7%	84.7%
1 location only	67.2%	56.7%	83.1%	87.9%	88.6%	73.2%	65.7%	89.1%
Percent full-time employees								
Less than 25%	72.2%	45.9%	67.1%	84.0%	88.7%	92.7%	58.3%	88.9%
25-49 %	72.9%	43.6%	73.1%	83.9%	94.0%	86.7%	58.8%	88.1%
50-74 %	76.1%	57.0%	82.2%	88.5%	93.5%	90.7%	65.9%	91.6%
75% or more	74.6%	58.4%	84.7%	89.0%	91.1%	78.4%	68.4%	83.4%
Union presence								
No union employees	74.5%	56.8%	83.5%	88.8%	91.2%	85.0%	67.0%	87.7%
Has union employees	72.6%	56.6%	74.9%	81.1%	93.2%	71.8%	65.2%	75.8%
Unknown	79.4%	65.2%	75.0%	86.6%	94.2%	79.3%	71.4%	80.6%
Percent low wage employees								
50% or more low wage	76.8%	44.6%	76.7%	88.7%	92.4%	89.2%	60.5%	90.0%
Less than 50% low wage	74.0%	59.2%	84.3%	88.1%	91.0%	78.2%	68.4%	83.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.f(2005) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2005**

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	0.54%	0.87%	0.91%	0.80%	1.11%	0.95%	0.74%	0.68%
Industry group **								
Agric., fish., forest.	2.71%	3.89%	8.86%	10.16%	15.22%	10.57%	4.01%	4.27%
Mining and manufacturing	1.64%	3.23%	3.76%	1.03%	1.92%	2.45%	1.95%	1.52%
Construction	1.08%	1.27%	1.90%	2.83%	1.03%	3.08%	1.16%	2.18%
Utilities and transp.	2.69%	8.12%	3.40%	4.24%	5.88%	5.04%	5.07%	3.38%
Wholesale trade	1.67%	4.19%	2.70%	2.55%	3.14%	3.56%	2.06%	2.00%
Fin. svcs. and real estate	1.44%	3.27%	2.31%	4.38%	2.89%	1.75%	2.58%	1.12%
Retail trade	1.17%	2.84%	4.05%	1.83%	1.33%	1.17%	2.68%	0.87%
Professional services	0.91%	1.28%	2.10%	1.32%	1.80%	1.69%	1.02%	1.53%
Other services	1.17%	2.66%	2.58%	1.78%	2.26%	1.71%	1.93%	1.28%
Ownership								
For profit, incorporated	0.66%	1.00%	0.99%	0.84%	0.76%	1.09%	0.78%	0.80%
For profit, unincorporated	1.32%	2.02%	4.78%	1.69%	3.22%	2.14%	1.98%	1.66%
Nonprofit	1.86%	3.05%	5.06%	3.12%	2.14%	2.68%	2.32%	1.42%
Age of firm								
Less than 5 years	3.02%	4.23%	3.55%	2.60%	2.52%	4.78%	3.06%	2.86%
5-9 years	1.20%	2.21%	2.85%	2.47%	3.39%	7.81%	1.70%	2.47%
10-19 years	0.67%	0.96%	1.87%	1.53%	2.06%	3.69%	0.83%	1.45%
20 or more years	0.53%	1.36%	0.91%	1.03%	1.07%	1.16%	0.80%	0.82%
Unknown	1.33%	27.49%*	27.45%	8.51%	4.79%	1.31%	17.88%	1.35%
Multi/single status								
2 or more locations	0.64%	7.48%	2.18%	0.70%	1.09%	0.97%	1.65%	0.75%
1 location only	0.72%	0.87%	0.91%	1.09%	1.42%	10.60%	0.80%	0.69%
Percent full-time employees								
Less than 25%	2.69%	5.49%	5.35%	4.74%	3.65%	2.79%	3.09%	2.15%
25-49 %	1.93%	4.42%	5.03%	4.42%	3.07%	2.98%	3.71%	2.40%
50-74 %	0.86%	1.22%	2.53%	2.05%	2.21%	2.08%	0.77%	1.57%
75% or more	0.57%	0.77%	0.95%	0.53%	1.45%	0.90%	0.77%	0.75%
Union presence								
No union employees	0.56%	0.91%	0.92%	0.84%	1.22%	1.03%	0.77%	0.60%
Has union employees	1.54%	5.69%	5.99%	4.75%	1.74%	1.68%	3.62%	1.52%
Unknown	2.42%	10.61%	12.19%	10.47%	4.16%	2.50%	6.25%	2.36%
Percent low wage employees								
50% or more low wage	1.07%	3.00%	1.51%	2.99%	1.43%	1.69%	1.83%	0.99%
Less than 50% low wage	0.54%	0.78%	0.78%	0.90%	1.44%	0.97%	0.60%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.g(2005) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	7.9	6.3	9.0	9.2	9.5	8.5	7.3	8.8
Industry group **								
Agric., fish., forest.	5.6	3.4 *	6.9	11.7	8.0	9.0 *	4.9	10.7
Mining and manufacturing	9.2	8.2	9.7	11.4	9.0	7.6	9.4	8.9
Construction	9.0	7.4	12.0	10.0	12.3	9.1	8.9	10.0
Utilities and transp.	8.0	6.5	10.0	9.5	9.9	7.3	8.0	8.1
Wholesale trade	7.4	5.4	9.1	9.0	10.1	7.1	6.9	8.3
Fin. svcs. and real estate	6.7	5.9	7.6	8.0	8.0	6.4	6.6	6.7
Retail trade	10.4	7.5	10.6	10.1	11.4	11.5	8.8	11.4
Professional services	6.5	5.9	7.4	7.6	7.9	5.6	6.5	6.6
Other services	8.1	5.8	8.2	9.5	11.0	9.4	7.0	9.9
Ownership								
For profit, incorporated	8.3	6.5	9.4	9.5	9.9	8.5	7.7	8.9
For profit, unincorporated	7.5	6.3	9.2	10.4	10.0	7.9	7.1	8.6
Nonprofit	6.1	3.6	5.9	6.5	8.1	8.7	4.8	7.8
Age of firm								
Less than 5 years	6.5	5.7	7.8	9.7	7.8	9.3	6.3	8.1
5-9 years	7.2	5.8	9.0	10.5	9.2	7.3	6.9	9.4
10-19 years	7.7	6.5	9.0	9.3	10.1	8.1	7.4	9.3
20 or more years	8.1	6.5	9.1	9.0	9.7	8.2	7.7	8.7
Unknown	8.7	1.7 *	6.4	7.1	8.1	8.8	6.9	8.7
Multi/single status								
2 or more locations	8.7	7.2	8.9	8.6	9.5	8.5	8.6	8.8
1 location only	7.4	6.2	9.0	9.6	9.5	5.7	7.2	9.1
Percent full-time employees								
Less than 25%	8.8	5.3	7.7	9.7	11.0	12.2	6.8	11.2
25-49 %	9.1	5.8	8.6	8.9	12.3	11.2	7.1	11.2
50-74 %	8.5	6.7	9.3	9.7	9.9	9.8	7.7	9.7
75% or more	7.7	6.3	9.0	9.1	9.1	7.7	7.3	8.2
Union presence								
No union employees	7.9	6.2	9.1	9.3	9.5	8.8	7.3	9.0
Has union employees	7.6	6.9	7.7	8.3	9.9	7.3	7.2	7.8
Unknown	8.4	6.1	8.2	8.7	8.6	8.6	7.2	8.6
Percent low wage employees								
50% or more low wage	9.6	5.5	9.3	10.6	11.6	11.4	7.5	11.3
Less than 50% low wage	7.5	6.4	8.9	8.7	8.6	7.2	7.3	7.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.A.2.g(2005) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.11	0.12	0.20	0.24	0.27	0.12	0.14	0.13
Industry group **								
Agric., fish., forest.	0.77	1.10*	0.73	1.95	2.26	3.22*	0.89	2.18
Mining and manufacturing	0.24	0.52	0.72	0.35	0.31	0.64	0.40	0.31
Construction	0.14	0.25	0.54	0.48	1.21	0.78	0.16	0.57
Utilities and transp.	0.30	1.02	1.40	0.96	1.76	0.55	0.68	0.36
Wholesale trade	0.19	0.44	0.52	0.52	0.97	0.49	0.28	0.31
Fin. svcs. and real estate	0.25	0.43	0.61	0.62	0.52	0.30	0.37	0.25
Retail trade	0.18	0.48	0.84	0.49	0.67	0.30	0.39	0.24
Professional services	0.16	0.22	0.35	0.42	0.32	0.22	0.19	0.19
Other services	0.25	0.39	0.50	0.53	0.74	0.41	0.35	0.34
Ownership								
For profit, incorporated	0.11	0.16	0.22	0.22	0.26	0.14	0.15	0.13
For profit, unincorporated	0.28	0.29	0.69	0.88	0.75	0.48	0.31	0.41
Nonprofit	0.25	0.42	0.65	0.46	0.27	0.84	0.38	0.20
Age of firm								
Less than 5 years	0.40	0.59	0.73	0.65	1.43	1.73	0.41	0.67
5-9 years	0.25	0.32	0.61	0.94	1.14	1.22	0.30	0.68
10-19 years	0.22	0.27	0.37	0.41	0.64	1.05	0.27	0.36
20 or more years	0.11	0.13	0.22	0.26	0.31	0.23	0.11	0.21
Unknown	0.16	0.55*	1.81	0.83	0.54	0.15	1.41	0.16
Multi/single status								
2 or more locations	0.12	1.37	0.65	0.27	0.29	0.12	0.27	0.13
1 location only	0.14	0.13	0.20	0.33	0.34	0.82	0.15	0.21
Percent full-time employees								
Less than 25%	0.50	0.68	0.99	1.23	0.42	1.31	0.57	0.51
25-49 %	0.42	0.78	1.21	0.48	1.00	0.58	0.71	0.26
50-74 %	0.21	0.19	0.60	0.95	0.79	0.51	0.21	0.47
75% or more	0.09	0.14	0.12	0.23	0.24	0.19	0.13	0.15
Union presence								
No union employees	0.12	0.14	0.22	0.25	0.32	0.23	0.15	0.20
Has union employees	0.26	0.91	1.40	0.94	0.63	0.31	0.64	0.28
Unknown	0.34	1.21	1.46	1.23	0.74	0.38	0.76	0.36
Percent low wage employees								
50% or more low wage	0.19	0.48	0.55	0.67	0.58	0.19	0.33	0.20
Less than 50% low wage	0.10	0.12	0.17	0.25	0.26	0.14	0.11	0.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.1(2005) Number of private-sector employees by firm size and selected characteristics: United States, 2005**

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	112,239,187	12,820,847	10,316,455	16,008,713	21,647,074	51,446,099	31,274,563	80,964,624
Industry group **								
Agric., fish., forest.	1,749,809	429,065	185,717	359,889*	674,892*	100,246*	865,079	884,730*
Mining and manufacturing	13,818,864	520,977	830,657	1,720,410	3,399,936	7,346,884	2,164,786	11,654,079
Construction	6,513,801	1,558,319	1,305,764	1,490,222	1,292,624	866,873*	3,648,555	2,865,246
Utilities and transp.	4,726,763	291,925	319,614	417,820	583,567	3,113,837	887,181	3,839,582
Wholesale trade	5,695,874	690,029	641,402	1,184,547	1,102,299	2,077,597	1,947,427	3,748,448
Fin. svcs. and real estate	11,360,171	1,060,592	457,007	946,294	1,541,975	7,354,302	1,940,133	9,420,037
Retail trade	14,785,846	1,676,528	1,411,675	1,505,331	1,870,251	8,322,060	3,788,255	10,997,591
Professional services	27,200,283	3,037,844	2,055,755	3,448,141	6,102,888	12,555,655	6,714,460	20,485,823
Other services	26,387,776	3,555,568	3,108,864	4,936,059	5,078,641	9,708,644	9,318,688	17,069,088
Ownership								
For profit, incorporated	80,861,369	7,840,652	7,688,559	11,863,522	13,615,182	39,853,455	21,653,338	59,208,031
For profit, unincorporated	16,275,567	3,994,278	1,793,378	2,068,490	3,572,340	4,847,081	6,810,824	9,464,743
Nonprofit	15,102,251	985,916	834,518	2,076,701	4,459,552	6,745,562	2,810,401	12,291,849
Age of firm								
Less than 5 years	5,585,576	2,124,451	985,054	961,597	1,172,240*	342,234	3,596,507	1,989,069
5-9 years	7,735,140	2,272,651	1,517,007	1,792,621	1,527,179	625,682	4,850,748	2,884,392
10-19 years	15,105,190	3,337,500	2,800,562	3,524,994	3,532,564	1,909,569	7,810,259	7,294,931
20 or more years	58,768,958	5,062,317	4,962,322	9,585,698	14,573,925	24,584,695	14,882,344	43,886,613
Unknown	25,044,323	23,926	51,510*	143,803	841,165	23,983,918	134,705	24,909,618
Multi/single status								
2 or more locations	66,668,279	116,516	586,961	3,541,617	12,423,246	49,999,939	1,902,896	64,765,383
1 location only	45,570,908	12,704,330	9,729,494	12,467,096	9,223,828	1,446,160	29,371,668	16,199,240
Percent full-time employees								
Less than 25%	7,770,600	1,771,676	930,774	1,641,804	1,954,098*	1,472,248	3,631,474	4,139,126
25-49 %	8,741,109	1,179,315	985,207	1,434,989	1,553,492	3,588,106	2,813,946	5,927,164
50-74 %	15,486,352	2,234,539	1,579,198	1,883,938	2,757,619	7,031,058	4,797,852	10,688,500
75% or more	80,241,126	7,635,317	6,821,276	11,047,982	15,381,864	39,354,687	20,031,292	60,209,834
Union presence								
No union employees	82,890,023	12,032,603	9,482,777	14,553,223	18,125,186	28,696,234	29,043,930	53,846,093
Has union employees	18,296,812	437,471	554,339	1,099,793	2,613,510	13,591,700	1,391,607	16,905,206
Unknown	11,052,351	350,773	279,339	355,697	908,378*	9,158,165	839,026	10,213,325
Percent low-wage employees								
50% or more low wage	29,639,492	3,778,067	3,220,227	5,014,679	5,970,488	11,656,032	9,610,063	20,029,429
Less than 50% low wage	82,599,695	9,042,780	7,096,228	10,994,034	15,676,586	39,790,067	21,664,500	60,935,194

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.1(2005) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2005**

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	945,182	114,472	267,656	469,221	515,684	1,011,730	464,894	977,224
Industry group **								
Agric., fish., forest.	236,144	36,426	37,793	110,816 *	281,017 *	31,112 *	100,003	276,029 *
Mining and manufacturing	406,325	24,525	60,503	90,448	245,033	321,906	72,030	393,037
Construction	449,439	34,944	112,101	164,764	166,597	267,459 *	92,244	403,605
Utilities and transp.	364,920	23,580	81,907	75,879	123,008	304,056	98,830	359,708
Wholesale trade	257,629	46,744	71,264	123,812	170,378	184,205	96,061	196,364
Fin. svcs. and real estate	297,543	42,601	60,960	80,484	87,358	210,274	99,945	225,287
Retail trade	487,032	28,585	87,666	109,245	152,201	485,239	130,714	466,814
Professional services	635,990	50,854	89,936	128,896	276,500	460,383	94,830	607,502
Other services	554,569	111,359	81,607	300,609	534,962	617,714	302,635	573,894
Ownership								
For profit, incorporated	723,700	116,909	270,155	347,951	468,968	952,505	326,587	750,621
For profit, unincorporated	666,483	96,397	92,920	139,596	664,655	363,179	218,506	600,562
Nonprofit	452,714	37,163	80,020	170,451	216,892	354,730	117,179	449,488
Age of firm								
Less than 5 years	487,804	88,152	131,847	102,283	447,908 *	34,830	183,506	475,395
5-9 years	330,718	75,487	47,258	158,430	324,614	77,880	133,452	291,581
10-19 years	548,380	78,826	91,806	186,611	417,575	311,779	189,270	502,264
20 or more years	1,071,485	64,350	202,466	354,239	476,030	530,878	315,615	939,451
Unknown	687,474	5,152	20,513 *	38,434	100,964	646,684	24,910	668,607
Multi/single status								
2 or more locations	978,762	12,916	37,475	190,420	363,496	992,122	121,090	931,963
1 location only	615,962	121,876	253,821	497,469	464,009	177,963	519,587	580,137
Percent full-time employees								
Less than 25%	549,015	89,971	71,583	186,660	608,036 *	287,640	239,479	514,402
25-49 %	377,995	71,905	66,328	77,037	248,697	328,196	112,527	385,547
50-74 %	563,468	69,332	69,720	231,694	274,334	544,904	166,685	565,702
75% or more	728,339	91,264	275,474	298,276	294,735	776,033	244,351	775,366
Union presence								
No union employees	830,519	103,297	251,362	424,688	427,659	519,125	436,481	622,882
Has union employees	806,767	38,371	107,755	104,923	204,753	666,727	98,103	772,092
Unknown	534,762	29,784	52,856	76,992	356,349 *	550,415	66,094	556,818
Percent low-wage employees								
50% or more low wage	902,395	66,265	157,022	273,633	654,723	641,771	355,337	874,279
Less than 50% low wage	1,293,264	122,518	286,998	346,102	373,251	930,225	392,813	1,060,114

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.1.a(2005) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2005**

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	112,239,187	11.4%	9.2%	14.3%	19.3%	45.8%	27.9%	72.1%
Industry group **								
Agric., fish., forest.	1,749,809	24.5%	10.6%	20.6% *	38.6% *	5.7% *	49.4%	50.6% *
Mining and manufacturing	13,818,864	3.8%	6.0%	12.4%	24.6%	53.2%	15.7%	84.3%
Construction	6,513,801	23.9%	20.0%	22.9%	19.8%	13.3% *	56.0%	44.0%
Utilities and transp.	4,726,763	6.2%	6.8%	8.8%	12.3%	65.9%	18.8%	81.2%
Wholesale trade	5,695,874	12.1%	11.3%	20.8%	19.4%	36.5%	34.2%	65.8%
Fin. svcs. and real estate	11,360,171	9.3%	4.0%	8.3%	13.6%	64.7%	17.1%	82.9%
Retail trade	14,785,846	11.3%	9.5%	10.2%	12.6%	56.3%	25.6%	74.4%
Professional services	27,200,283	11.2%	7.6%	12.7%	22.4%	46.2%	24.7%	75.3%
Other services	26,387,776	13.5%	11.8%	18.7%	19.2%	36.8%	35.3%	64.7%
Ownership								
For profit, incorporated	80,861,369	9.7%	9.5%	14.7%	16.8%	49.3%	26.8%	73.2%
For profit, unincorporated	16,275,567	24.5%	11.0%	12.7%	21.9%	29.8%	41.8%	58.2%
Nonprofit	15,102,251	6.5%	5.5%	13.8%	29.5%	44.7%	18.6%	81.4%
Age of firm								
Less than 5 years	5,585,576	38.0%	17.6%	17.2%	21.0% *	6.1%	64.4%	35.6%
5-9 years	7,735,140	29.4%	19.6%	23.2%	19.7%	8.1%	62.7%	37.3%
10-19 years	15,105,190	22.1%	18.5%	23.3%	23.4%	12.6%	51.7%	48.3%
20 or more years	58,768,958	8.6%	8.4%	16.3%	24.8%	41.8%	25.3%	74.7%
Unknown	25,044,323	0.1%	0.2% *	0.6%	3.4%	95.8%	0.5%	99.5%
Multi/single status								
2 or more locations	66,668,279	0.2%	0.9%	5.3%	18.6%	75.0%	2.9%	97.1%
1 location only	45,570,908	27.9%	21.4%	27.4%	20.2%	3.2%	64.5%	35.5%
Percent full-time employees								
Less than 25%	7,770,600	22.8%	12.0%	21.1%	25.1% *	18.9%	46.7%	53.3%
25-49 %	8,741,109	13.5%	11.3%	16.4%	17.8%	41.0%	32.2%	67.8%
50-74 %	15,486,352	14.4%	10.2%	12.2%	17.8%	45.4%	31.0%	69.0%
75% or more	80,241,126	9.5%	8.5%	13.8%	19.2%	49.0%	25.0%	75.0%
Union presence								
No union employees	82,890,023	14.5%	11.4%	17.6%	21.9%	34.6%	35.0%	65.0%
Has union employees	18,296,812	2.4%	3.0%	6.0%	14.3%	74.3%	7.6%	92.4%
Unknown	11,052,351	3.2%	2.5%	3.2%	8.2% *	82.9%	7.6%	92.4%
Percent low-wage employees								
50% or more low wage	29,639,492	12.7%	10.9%	16.9%	20.1%	39.3%	32.4%	67.6%
Less than 50% low wage	82,599,695	10.9%	8.6%	13.3%	19.0%	48.2%	26.2%	73.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.1.a(2005) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2005**

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	945,182	0.17%	0.21%	0.41%	0.45%	0.74%	0.44%	0.44%
Industry group **								
Agric., fish., forest.	236,144	5.56%	2.70%	6.24% *	10.36% *	2.16% *	9.46%	9.46% *
Mining and manufacturing	406,325	0.16%	0.40%	0.58%	1.66%	1.81%	0.63%	0.63%
Construction	449,439	1.56%	2.09%	2.46%	1.56%	2.63% *	2.85%	2.85%
Utilities and transp.	364,920	0.76%	1.74%	1.50%	2.35%	2.32%	2.19%	2.19%
Wholesale trade	257,629	0.87%	1.13%	1.69%	2.94%	2.69%	1.17%	1.17%
Fin. svcs. and real estate	297,543	0.50%	0.43%	0.67%	0.60%	1.31%	0.59%	0.59%
Retail trade	487,032	0.33%	0.62%	0.60%	1.21%	1.82%	1.00%	1.00%
Professional services	635,990	0.38%	0.28%	0.51%	0.79%	0.95%	0.55%	0.55%
Other services	554,569	0.35%	0.36%	1.19%	1.83%	2.15%	1.18%	1.18%
Ownership								
For profit, incorporated	723,700	0.19%	0.33%	0.40%	0.60%	0.96%	0.44%	0.44%
For profit, unincorporated	666,483	0.92%	0.62%	0.77%	3.12%	2.07%	1.59%	1.59%
Nonprofit	452,714	0.38%	0.50%	1.02%	1.41%	1.62%	0.85%	0.85%
Age of firm								
Less than 5 years	487,804	3.02%	2.35%	1.93%	5.18% *	0.85%	4.56%	4.56%
5-9 years	330,718	1.26%	1.35%	1.73%	3.32%	1.20%	2.26%	2.26%
10-19 years	548,380	0.92%	0.85%	1.09%	2.12%	1.84%	1.80%	1.80%
20 or more years	1,071,485	0.15%	0.34%	0.46%	0.54%	0.61%	0.48%	0.48%
Unknown	687,474	0.02%	0.08% *	0.13%	0.38%	0.42%	0.09%	0.09%
Multi/single status								
2 or more locations	978,762	0.02%	0.05%	0.28%	0.62%	0.53%	0.17%	0.17%
1 location only	615,962	0.37%	0.52%	0.97%	0.90%	0.42%	1.05%	1.05%
Percent full-time employees								
Less than 25%	549,015	1.12%	1.06%	2.48%	4.78% *	4.51%	2.83%	2.83%
25-49 %	377,995	1.18%	0.80%	0.76%	2.47%	2.68%	1.87%	1.87%
50-74 %	563,468	0.74%	0.45%	1.46%	1.73%	2.50%	1.36%	1.36%
75% or more	728,339	0.14%	0.33%	0.37%	0.39%	0.70%	0.39%	0.39%
Union presence								
No union employees	830,519	0.17%	0.28%	0.42%	0.42%	0.61%	0.39%	0.39%
Has union employees	806,767	0.28%	0.51%	0.64%	0.95%	1.04%	0.56%	0.56%
Unknown	534,762	0.30%	0.44%	0.81%	2.75% *	2.77%	0.77%	0.77%
Percent low-wage employees								
50% or more low wage	902,395	0.50%	0.49%	0.89%	1.81%	1.61%	1.24%	1.24%
Less than 50% low wage	1,293,264	0.26%	0.22%	0.38%	0.35%	0.75%	0.35%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.2(2005) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	86.9%	43.7%	68.2%	85.0%	93.0%	99.4%	62.2%	96.4%
Industry group **								
Agric., fish., forest.	52.7%	25.0%	60.3%	91.0%	40.7%*	100.0%	52.0%	53.4%
Mining and manufacturing	96.1%	54.4%	78.9%	93.9%	99.4%	100.0%	77.7%	99.5%
Construction	75.7%	42.1%	72.7%	87.0%	89.8%	100.0%	61.3%	94.0%
Utilities and transp.	90.7%	37.0%	77.7%	88.0%	84.9%	98.5%	66.4%	96.3%
Wholesale trade	92.6%	62.8%	83.3%	95.1%	100.0%	100.0%	79.1%	99.6%
Fin. svcs. and real estate	94.3%	50.2%	89.5%	95.3%	99.0%	99.8%	68.7%	99.6%
Retail trade	87.7%	35.6%	66.9%	87.6%	97.7%	99.5%	57.1%	98.2%
Professional services	91.7%	56.6%	80.5%	91.7%	97.8%	99.1%	72.2%	98.1%
Other services	76.6%	32.7%	49.2%	70.6%	86.7%	99.1%	49.5%	91.3%
Ownership								
For profit, incorporated	89.0%	48.8%	70.1%	84.5%	95.9%	99.5%	66.2%	97.3%
For profit, unincorporated	69.7%	32.6%	53.2%	77.8%	75.5%	98.7%	44.4%	87.9%
Nonprofit	94.1%	48.0%	82.9%	94.8%	98.3%	99.2%	74.7%	98.5%
Age of firm								
Less than 5 years	48.6%	29.7%	48.2%	59.7%	60.0%	97.3%	39.1%	65.8%
5-9 years	61.5%	38.7%	57.5%	70.3%	73.6%	98.9%	50.2%	80.4%
10-19 years	75.5%	44.1%	65.9%	81.0%	96.1%	96.0%	60.4%	91.7%
20 or more years	91.6%	51.7%	77.2%	91.8%	96.7%	99.7%	72.9%	98.0%
Unknown	99.0%	2.3%*	26.8%*	76.4%	98.6%	99.4%	40.1%	99.3%
Multi/single status								
2 or more locations	98.5%	63.8%	75.0%	91.3%	97.9%	99.5%	84.0%	98.9%
1 location only	69.9%	43.5%	67.8%	83.2%	86.5%	95.5%	60.8%	86.4%
Percent full-time employees								
Less than 25%	53.2%	11.7%	23.9%	62.2%	65.3%	95.8%	27.9%	75.5%
25-49 %	79.3%	31.9%	56.0%	74.3%	91.0%	98.3%	51.9%	92.4%
50-74 %	83.8%	39.4%	57.4%	77.3%	98.0%	100.0%	52.7%	97.7%
75% or more	91.6%	54.1%	78.5%	91.0%	95.9%	99.5%	72.2%	98.0%
Union presence								
No union employees	84.2%	44.1%	68.1%	85.0%	94.8%	99.3%	62.2%	96.1%
Has union employees	97.6%	51.7%	87.6%	93.6%	96.6%	100.0%	77.1%	99.3%
Unknown	89.2%	17.6%	34.9%	56.1%	47.2%*	99.0%	36.1%	93.6%
Percent low wage employees								
50% or more low wage	73.8%	21.8%	42.2%	68.1%	79.4%	98.9%	41.1%	89.4%
Less than 50% low wage	91.6%	52.8%	80.0%	92.6%	98.2%	99.6%	71.6%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2(2005) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.52%	0.52%	1.79%	1.09%	2.21%	0.20%	0.63%	0.72%
Industry group **								
Agric., fish., forest.	6.60%	2.17%	9.29%	12.88%	16.59% *	10.54%	5.22%	13.63%
Mining and manufacturing	0.31%	2.53%	2.83%	1.48%	0.20%	0.03%	1.94%	0.17%
Construction	2.29%	1.34%	3.55%	2.69%	4.03%	0.00%	1.66%	2.08%
Utilities and transp.	1.12%	3.27%	5.03%	5.92%	7.71%	1.70%	4.49%	1.26%
Wholesale trade	0.51%	2.07%	3.75%	1.33%	0.00%	0.01%	1.26%	0.38%
Fin. svcs. and real estate	0.45%	1.74%	3.25%	1.84%	0.55%	0.09%	2.05%	0.16%
Retail trade	0.44%	1.85%	2.74%	2.58%	0.75%	0.19%	1.46%	0.42%
Professional services	0.31%	0.84%	1.20%	1.17%	0.62%	0.52%	0.48%	0.37%
Other services	1.26%	1.27%	2.47%	3.13%	4.60%	0.50%	0.81%	2.08%
Ownership								
For profit, incorporated	0.41%	0.78%	1.67%	1.21%	0.67%	0.16%	1.10%	0.23%
For profit, unincorporated	2.12%	1.69%	2.88%	3.59%	7.90%	0.94%	1.51%	4.35%
Nonprofit	0.52%	2.69%	3.15%	1.94%	0.80%	0.71%	1.87%	0.51%
Age of firm								
Less than 5 years	2.74%	1.50%	4.61%	8.10%	12.42%	1.53%	2.39%	6.93%
5-9 years	1.81%	1.72%	2.92%	3.11%	7.52%	2.11%	0.96%	5.34%
10-19 years	1.53%	1.24%	2.41%	3.13%	1.31%	1.54%	0.96%	1.86%
20 or more years	0.29%	0.96%	1.49%	0.80%	0.68%	0.23%	0.82%	0.33%
Unknown	0.31%	10.34% *	8.68% *	9.80%	0.65%	0.27%	9.96%	0.27%
Multi/single status								
2 or more locations	0.16%	6.07%	4.22%	1.28%	0.30%	0.21%	1.71%	0.14%
1 location only	1.13%	0.54%	1.70%	1.29%	4.53%	1.96%	0.58%	2.91%
Percent full-time employees								
Less than 25%	3.15%	0.90%	4.78%	5.33%	8.73%	2.14%	1.81%	6.27%
25-49 %	1.67%	1.28%	3.46%	4.85%	2.28%	1.05%	2.17%	1.89%
50-74 %	0.69%	2.02%	3.20%	3.93%	1.05%	0.02%	1.72%	0.78%
75% or more	0.39%	0.83%	1.73%	1.23%	1.00%	0.25%	0.56%	0.40%
Union presence								
No union employees	0.47%	0.57%	1.77%	1.14%	1.46%	0.25%	0.66%	0.67%
Has union employees	0.28%	1.09%	5.47%	2.71%	1.78%	0.01%	2.60%	0.32%
Unknown	2.55%	3.03%	9.71%	7.48%	14.58% *	0.69%	4.97%	2.60%
Percent low wage employees								
50% or more low wage	1.32%	0.78%	2.45%	2.44%	5.09%	0.51%	1.18%	2.21%
Less than 50% low wage	0.33%	0.64%	1.46%	0.91%	0.35%	0.16%	0.68%	0.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.a(2005) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	78.5%	82.2%	77.8%	75.7%	76.1%	79.8%	78.0%	78.6%
Industry group **								
Agric., fish., forest.	65.1%	71.3%	55.8%	66.0%	54.3%	95.0%	71.3%	59.1%
Mining and manufacturing	91.5%	82.9%	88.2%	87.2%	91.7%	93.0%	85.2%	92.4%
Construction	80.5%	84.4%	82.3%	80.3%	72.4%	86.8%	83.0%	78.4%
Utilities and transp.	85.4%	85.1%	76.1%	81.4%	84.0%	86.8%	78.5%	86.4%
Wholesale trade	89.1%	88.6%	89.2%	92.1%	88.5%	88.0%	90.2%	88.7%
Fin. svcs. and real estate	90.4%	87.7%	90.6%	90.9%	91.8%	90.2%	89.6%	90.5%
Retail trade	66.1%	78.5%	73.1%	76.9%	74.3%	60.9%	74.8%	64.4%
Professional services	81.2%	85.0%	81.2%	79.9%	76.7%	83.1%	82.3%	80.9%
Other services	64.0%	74.4%	64.5%	55.5%	56.9%	69.0%	63.2%	64.2%
Ownership								
For profit, incorporated	79.5%	84.0%	79.0%	77.4%	79.0%	79.8%	79.2%	79.6%
For profit, unincorporated	75.3%	81.6%	80.0%	68.5%	69.4%	78.2%	77.5%	74.5%
Nonprofit	75.7%	69.3%	65.6%	72.8%	71.5%	80.9%	70.7%	76.6%
Age of firm								
Less than 5 years	72.8%	83.2%	75.3%	59.4%	70.5%	77.3%	77.5%	67.7%
5-9 years	73.9%	85.8%	74.8%	65.7%	69.0%	81.3%	75.5%	72.2%
10-19 years	75.7%	82.7%	77.7%	71.8%	71.9%	81.0%	77.8%	74.2%
20 or more years	79.8%	80.4%	78.9%	79.5%	77.9%	81.1%	78.7%	80.1%
Unknown	78.3%	23.3%*	73.4%	74.7%	76.5%	78.4%	90.6%	78.3%
Multi/single status								
2 or more locations	79.8%	84.1%	82.1%	82.2%	79.1%	79.8%	83.2%	79.7%
1 location only	75.6%	82.1%	77.6%	73.7%	71.5%	79.1%	77.6%	73.2%
Percent full-time employees								
Less than 25%	39.3%	51.1%	19.9%	29.2%	37.3%	49.9%	30.9%	42.0%
25-49 %	46.9%	47.8%	40.9%	35.9%	40.0%	53.9%	40.3%	48.7%
50-74 %	66.3%	69.7%	62.9%	60.4%	64.4%	68.2%	64.2%	66.8%
75% or more	85.8%	89.5%	86.6%	86.9%	85.0%	85.3%	87.6%	85.4%
Union presence								
No union employees	77.1%	82.0%	77.7%	74.9%	75.5%	78.0%	77.7%	76.9%
Has union employees	82.7%	83.4%	80.9%	83.8%	79.8%	83.3%	82.5%	82.8%
Unknown	80.2%	89.8%	71.2%	83.0%	78.2%	80.3%	80.4%	80.2%
Percent low wage employees								
50% or more low wage	58.9%	67.8%	55.7%	52.2%	55.3%	62.2%	54.5%	59.9%
Less than 50% low wage	84.1%	84.6%	83.1%	83.6%	82.5%	84.9%	84.0%	84.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.a(2005) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.51%	0.56%	1.15%	1.17%	0.90%	0.72%	0.74%	0.57%
Industry group **								
Agric., fish., forest.	5.25%	5.69%	8.65%	9.26%	12.71%	10.12%	6.14%	10.56%
Mining and manufacturing	0.48%	1.91%	1.19%	1.62%	1.28%	0.85%	1.28%	0.61%
Construction	0.92%	2.26%	2.60%	3.21%	4.84%	6.19%	1.82%	2.85%
Utilities and transp.	1.53%	4.30%	5.39%	4.96%	5.77%	2.42%	3.89%	1.99%
Wholesale trade	1.03%	2.07%	2.17%	1.34%	1.95%	1.66%	1.13%	1.12%
Fin. svcs. and real estate	0.41%	1.18%	1.35%	1.14%	1.29%	0.46%	0.90%	0.45%
Retail trade	0.79%	1.36%	1.52%	2.14%	2.72%	1.50%	0.82%	0.96%
Professional services	0.66%	0.54%	1.53%	1.56%	1.55%	0.94%	0.61%	0.86%
Other services	1.28%	3.00%	2.69%	2.22%	2.55%	1.50%	1.94%	1.47%
Ownership								
For profit, incorporated	0.52%	0.60%	1.31%	1.13%	0.95%	0.89%	0.82%	0.65%
For profit, unincorporated	1.27%	1.05%	2.07%	4.18%	3.41%	1.41%	1.75%	1.45%
Nonprofit	0.91%	3.18%	3.79%	2.04%	1.73%	0.80%	2.53%	0.89%
Age of firm								
Less than 5 years	2.59%	1.48%	4.15%	6.50%	5.89%	4.80%	1.71%	4.76%
5-9 years	2.13%	1.55%	1.70%	3.39%	5.27%	4.02%	2.12%	2.98%
10-19 years	1.23%	1.21%	1.30%	2.69%	2.49%	2.72%	1.08%	1.86%
20 or more years	0.56%	0.64%	1.66%	0.98%	1.20%	0.75%	0.77%	0.62%
Unknown	0.99%	10.94%*	18.25%	6.98%	2.72%	0.98%	10.17%	1.00%
Multi/single status								
2 or more locations	0.61%	3.51%	2.65%	1.76%	1.38%	0.73%	1.69%	0.64%
1 location only	0.69%	0.60%	1.15%	1.51%	1.93%	2.24%	0.87%	1.13%
Percent full-time employees								
Less than 25%	3.26%	3.96%	3.58%	4.28%	6.65%	5.78%	4.45%	4.64%
25-49 %	1.01%	2.15%	2.09%	1.68%	2.72%	2.06%	1.62%	1.40%
50-74 %	1.17%	0.98%	1.29%	2.59%	1.73%	1.86%	1.13%	1.28%
75% or more	0.53%	0.58%	1.00%	0.74%	0.67%	0.75%	0.61%	0.58%
Union presence								
No union employees	0.52%	0.58%	1.29%	1.20%	1.05%	0.67%	0.78%	0.63%
Has union employees	1.41%	5.67%	4.46%	3.74%	1.96%	1.97%	3.22%	1.49%
Unknown	1.38%	4.09%	9.79%	5.88%	3.21%	1.40%	4.26%	1.37%
Percent low wage employees								
50% or more low wage	1.06%	2.07%	2.03%	2.10%	2.30%	1.43%	1.33%	1.25%
Less than 50% low wage	0.32%	0.48%	0.96%	1.22%	1.06%	0.54%	0.62%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.a.(1)(2005) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	79.6%	80.5%	74.3%	75.9%	78.9%	81.4%	77.0%	80.3%
Industry group **								
Agric., fish., forest.	80.9%	84.0%	78.5%	82.8%	83.3%	71.8%	84.6%	76.7%
Mining and manufacturing	86.1%	82.1%	72.3%	77.6%	83.9%	90.1%	75.3%	87.5%
Construction	78.6%	82.7%	77.6%	73.4%	82.4%	79.5%	79.7%	77.6%
Utilities and transp.	85.9%	78.3%	72.7%	81.1%	80.6%	88.4%	75.7%	87.3%
Wholesale trade	85.0%	83.6%	80.7%	79.1%	85.4%	89.5%	80.4%	86.9%
Fin. svcs. and real estate	85.5%	83.8%	75.9%	84.0%	82.9%	87.0%	81.9%	86.1%
Retail trade	73.3%	79.7%	69.7%	77.4%	76.7%	71.5%	74.8%	73.0%
Professional services	80.9%	78.9%	73.9%	79.1%	78.7%	83.4%	77.3%	81.7%
Other services	67.9%	78.8%	72.8%	64.2%	67.7%	66.8%	72.8%	66.4%
Ownership								
For profit, incorporated	80.0%	80.5%	74.0%	76.3%	79.2%	82.0%	76.9%	80.8%
For profit, unincorporated	75.1%	80.9%	75.3%	69.7%	72.3%	76.4%	77.6%	74.1%
Nonprofit	81.1%	79.6%	74.7%	78.6%	81.8%	81.9%	77.4%	81.6%
Age of firm								
Less than 5 years	76.0%	80.1%	67.7%	74.5%	79.9%	74.1%	74.4%	78.1%
5-9 years	75.9%	83.0%	75.0%	74.1%	75.8%	69.3%	77.2%	74.5%
10-19 years	74.6%	78.5%	73.6%	72.8%	71.3%	80.4%	76.2%	73.5%
20 or more years	79.1%	81.0%	75.2%	77.0%	80.3%	79.6%	77.7%	79.5%
Unknown	84.0%	100.0%*	71.7%	84.0%	85.7%	83.9%	84.0%	84.0%
Multi/single status								
2 or more locations	81.0%	87.9%	79.7%	78.4%	79.6%	81.6%	80.6%	81.1%
1 location only	76.5%	80.4%	73.9%	75.0%	77.6%	77.2%	76.7%	76.3%
Percent full-time employees								
Less than 25%	44.0%	80.0%	77.6%	51.2%	36.1%	38.7%	66.5%	38.6%
25-49 %	67.9%	79.2%	70.3%	66.2%	67.5%	67.1%	70.2%	67.4%
50-74 %	73.5%	76.6%	68.9%	69.7%	71.3%	75.2%	72.0%	73.9%
75% or more	82.0%	81.3%	75.1%	77.8%	82.1%	84.1%	78.3%	82.9%
Union presence								
No union employees	77.6%	80.3%	73.3%	75.2%	78.0%	78.9%	76.6%	78.0%
Has union employees	85.7%	87.8%	86.3%	84.8%	84.5%	85.9%	86.4%	85.6%
Unknown	82.0%	76.0%	74.8%	70.3%	79.9%	82.5%	70.9%	82.3%
Percent low wage employees								
50% or more low wage	66.0%	77.3%	67.3%	65.0%	63.5%	66.2%	70.1%	65.2%
Less than 50% low wage	82.4%	81.0%	75.4%	78.2%	82.1%	84.7%	78.2%	83.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.a.(1)(2005) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.34%	0.46%	0.66%	0.88%	1.21%	0.44%	0.57%	0.46%
Industry group **								
Agric., fish., forest.	3.90%	2.24%	6.34%	10.85%	15.77%	9.56%	4.20%	8.27%
Mining and manufacturing	0.54%	2.28%	3.14%	1.95%	0.72%	0.73%	2.33%	0.64%
Construction	1.82%	0.69%	3.42%	2.72%	3.24%	4.64%	1.78%	2.97%
Utilities and transp.	0.93%	2.36%	4.16%	3.92%	3.06%	0.93%	3.14%	0.86%
Wholesale trade	0.88%	1.75%	1.80%	1.82%	1.39%	1.11%	1.16%	1.14%
Fin. svcs. and real estate	0.56%	1.94%	3.38%	1.80%	1.47%	0.70%	1.48%	0.66%
Retail trade	0.95%	1.88%	1.75%	0.95%	2.37%	1.46%	0.95%	1.09%
Professional services	0.71%	1.12%	1.09%	1.40%	1.95%	0.72%	0.84%	0.86%
Other services	1.30%	1.14%	1.44%	2.64%	3.61%	1.69%	1.27%	1.55%
Ownership								
For profit, incorporated	0.39%	0.46%	0.65%	0.62%	1.21%	0.45%	0.44%	0.52%
For profit, unincorporated	1.09%	1.18%	2.85%	2.68%	3.04%	1.58%	1.72%	1.45%
Nonprofit	0.46%	2.31%	2.33%	2.70%	1.22%	0.68%	2.66%	0.58%
Age of firm								
Less than 5 years	1.79%	1.78%	4.55%	5.54%	4.47%	5.77%	2.72%	3.97%
5-9 years	0.78%	1.41%	1.45%	3.14%	2.21%	3.81%	1.25%	1.17%
10-19 years	1.27%	1.15%	2.12%	1.75%	3.48%	2.16%	0.88%	2.23%
20 or more years	0.35%	0.55%	0.86%	0.80%	0.67%	0.85%	0.40%	0.50%
Unknown	0.68%	31.62%*	18.99%	8.42%	1.03%	0.68%	13.28%	0.68%
Multi/single status								
2 or more locations	0.40%	3.08%	1.84%	0.73%	1.20%	0.39%	2.28%	0.43%
1 location only	0.35%	0.45%	0.71%	1.19%	1.68%	3.95%	0.60%	0.80%
Percent full-time employees								
Less than 25%	4.84%	4.45%	5.90%	7.12%	10.47%	3.95%	5.70%	5.06%
25-49 %	1.64%	1.91%	2.87%	3.59%	3.37%	2.60%	2.08%	2.04%
50-74 %	0.89%	1.74%	1.91%	1.42%	2.38%	1.48%	1.20%	1.22%
75% or more	0.26%	0.39%	0.78%	0.87%	0.73%	0.52%	0.60%	0.40%
Union presence								
No union employees	0.35%	0.46%	0.62%	0.79%	1.24%	0.64%	0.57%	0.54%
Has union employees	0.50%	2.47%	3.81%	3.84%	1.43%	0.51%	2.53%	0.52%
Unknown	0.89%	6.00%	11.94%	6.00%	3.63%	0.88%	4.66%	0.92%
Percent low wage employees								
50% or more low wage	1.05%	1.19%	2.75%	2.13%	3.55%	1.44%	1.34%	1.25%
Less than 50% low wage	0.28%	0.46%	0.82%	0.96%	0.67%	0.45%	0.67%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.b(2005) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	62.5%	66.2%	57.8%	57.4%	60.0%	65.0%	60.1%	63.0%
Industry group **								
Agric., fish., forest.	52.6%	59.9%	43.8%	54.7%	45.3%	68.2%	60.3%	45.3%
Mining and manufacturing	78.7%	68.1%	63.7%	67.6%	76.9%	83.7%	64.2%	80.8%
Construction	63.3%	69.8%	63.8%	59.0%	59.7%	69.0%	66.2%	60.9%
Utilities and transp.	73.3%	66.6%	55.3%	66.0%	67.7%	76.7%	59.4%	75.5%
Wholesale trade	75.7%	74.0%	71.9%	72.8%	75.6%	78.7%	72.5%	77.1%
Fin. svcs. and real estate	77.3%	73.5%	68.7%	76.4%	76.1%	78.4%	73.4%	77.9%
Retail trade	48.5%	62.6%	51.0%	59.5%	57.0%	43.6%	55.9%	47.0%
Professional services	65.6%	67.1%	60.0%	63.2%	60.3%	69.4%	63.6%	66.1%
Other services	43.4%	58.6%	46.9%	35.6%	38.5%	46.1%	46.0%	42.6%
Ownership								
For profit, incorporated	63.6%	67.6%	58.5%	59.0%	62.6%	65.4%	60.9%	64.3%
For profit, unincorporated	56.5%	66.0%	60.2%	47.8%	50.2%	59.7%	60.2%	55.2%
Nonprofit	61.4%	55.2%	49.0%	57.2%	58.4%	66.3%	54.7%	62.6%
Age of firm								
Less than 5 years	55.3%	66.6%	51.0%	44.2%	56.3%	57.3%	57.6%	52.9%
5-9 years	56.1%	71.2%	56.1%	48.7%	52.3%	56.4%	58.3%	53.8%
10-19 years	56.5%	64.9%	57.2%	52.3%	51.3%	65.1%	59.2%	54.5%
20 or more years	63.1%	65.1%	59.3%	61.2%	62.6%	64.5%	61.1%	63.6%
Unknown	65.8%	23.3%*	52.6%	62.8%	65.6%	65.8%	76.0%	65.7%
Multi/single status								
2 or more locations	64.7%	73.9%	65.5%	64.5%	63.0%	65.1%	67.0%	64.6%
1 location only	57.9%	66.1%	57.3%	55.3%	55.5%	61.0%	59.5%	55.8%
Percent full-time employees								
Less than 25%	17.3%	40.9%	15.4%	14.9%	13.4%	19.3%	20.6%	16.2%
25-49 %	31.9%	37.8%	28.8%	23.7%	27.0%	36.2%	28.3%	32.8%
50-74 %	48.7%	53.3%	43.4%	42.1%	45.9%	51.3%	46.2%	49.3%
75% or more	70.3%	72.8%	65.0%	67.6%	69.8%	71.7%	68.5%	70.8%
Union presence								
No union employees	59.8%	65.9%	57.0%	56.3%	58.9%	61.5%	59.5%	60.0%
Has union employees	70.9%	73.2%	69.8%	71.1%	67.5%	71.5%	71.3%	70.8%
Unknown	65.8%	68.3%	53.3%	58.3%	62.5%	66.2%	57.0%	66.1%
Percent low wage employees								
50% or more low wage	38.9%	52.4%	37.5%	34.0%	35.1%	41.1%	38.2%	39.1%
Less than 50% low wage	69.3%	68.6%	62.7%	65.3%	67.7%	71.9%	65.7%	70.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.b(2005) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.39%	0.64%	0.97%	1.06%	1.19%	0.71%	0.46%	0.47%
Industry group **								
Agric., fish., forest.	4.45%	5.18%	8.94%	8.23%	11.11%	9.01%	6.23%	8.99%
Mining and manufacturing	0.72%	2.69%	2.56%	2.54%	1.18%	1.27%	2.57%	0.94%
Construction	1.74%	1.79%	3.49%	2.85%	4.96%	6.21%	2.26%	2.75%
Utilities and transp.	1.72%	3.68%	5.09%	3.73%	5.61%	2.47%	3.15%	2.20%
Wholesale trade	1.22%	1.55%	2.40%	2.08%	1.74%	2.05%	1.14%	1.60%
Fin. svcs. and real estate	0.70%	1.42%	3.39%	2.03%	1.92%	0.84%	1.27%	0.79%
Retail trade	0.84%	1.90%	2.03%	1.40%	2.46%	0.99%	1.05%	0.91%
Professional services	0.59%	0.84%	1.67%	2.14%	1.83%	0.85%	0.74%	0.79%
Other services	1.17%	2.22%	2.08%	0.88%	2.76%	1.77%	1.14%	1.41%
Ownership								
For profit, incorporated	0.48%	0.69%	0.98%	1.05%	1.44%	0.88%	0.49%	0.59%
For profit, unincorporated	0.96%	1.58%	3.28%	2.64%	2.95%	1.10%	1.81%	1.25%
Nonprofit	0.75%	2.38%	3.70%	2.70%	1.71%	0.61%	1.90%	0.85%
Age of firm								
Less than 5 years	2.57%	1.53%	4.93%	4.75%	6.17%	4.98%	2.43%	3.90%
5-9 years	1.24%	1.39%	1.79%	2.13%	4.55%	2.47%	1.38%	2.25%
10-19 years	1.47%	1.28%	1.54%	1.98%	2.97%	2.13%	0.73%	2.15%
20 or more years	0.40%	0.73%	1.36%	1.09%	1.15%	0.89%	0.56%	0.45%
Unknown	1.15%	10.94%*	14.62%	8.39%	2.41%	1.15%	13.06%	1.17%
Multi/single status								
2 or more locations	0.54%	4.12%	2.03%	1.52%	1.59%	0.70%	2.23%	0.56%
1 location only	0.49%	0.68%	0.98%	1.24%	2.02%	3.05%	0.48%	0.77%
Percent full-time employees								
Less than 25%	1.26%	2.91%	3.43%	1.26%	1.25%	3.19%	1.26%	1.68%
25-49 %	0.82%	2.16%	0.89%	2.25%	2.38%	1.37%	1.22%	0.97%
50-74 %	0.95%	1.60%	1.33%	1.76%	1.69%	2.09%	1.14%	1.21%
75% or more	0.52%	0.52%	0.86%	0.98%	0.83%	0.84%	0.43%	0.63%
Union presence								
No union employees	0.45%	0.65%	1.08%	1.14%	1.23%	0.51%	0.52%	0.48%
Has union employees	1.05%	5.12%	5.25%	4.63%	2.34%	1.69%	3.74%	1.14%
Unknown	1.02%	6.21%	9.51%	6.83%	2.67%	1.32%	4.50%	1.17%
Percent low wage employees								
50% or more low wage	0.57%	2.00%	1.39%	1.64%	1.39%	1.20%	1.02%	0.60%
Less than 50% low wage	0.21%	0.54%	0.94%	1.21%	1.12%	0.52%	0.52%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.b.(1)(2005) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	53.4%	11.0%	10.6%	13.0%	35.8%	79.3%	11.7%	63.4%
<b>Industry group **</b>								
Agric., fish., forest.	40.1%	13.8% *	24.8% *	38.0% *	33.6% *	93.1%	30.8% *	51.9%
Mining and manufacturing	63.8%	7.4%	3.3% *	14.2%	44.7%	86.5%	8.3%	70.2%
Construction	36.5%	16.6%	12.6%	21.4%	49.2%	80.7%	15.4%	55.6%
Utilities and transp.	67.9%	13.2%	2.7% *	9.0% *	51.9%	81.8%	7.6% *	75.5%
Wholesale trade	48.4%	7.0%	10.8%	17.0%	34.9%	88.0%	13.6%	61.9%
Fin. svcs. and real estate	65.8%	5.2% *	8.0%	9.1%	39.2%	84.9%	6.4%	73.7%
Retail trade	53.9%	11.6%	14.8%	13.4% *	23.1%	81.2%	14.4%	63.3%
Professional services	49.6%	10.8%	10.6%	7.4%	32.8%	76.0%	9.1%	59.0%
Other services	40.2%	12.8%	11.8%	12.4%	26.3%	62.1%	12.8%	49.0%
<b>Ownership</b>								
For profit, incorporated	56.0%	11.3%	10.1%	14.3%	39.1%	80.9%	12.2%	66.3%
For profit, unincorporated	43.0%	9.8%	9.9%	10.3%	28.7%	75.1%	9.1%	56.4%
Nonprofit	47.6%	11.8%	16.0%	8.2%	29.3%	72.6%	11.9%	53.0%
<b>Age of firm</b>								
Less than 5 years	21.6%	9.1%	4.0% *	3.7% *	46.9%	43.3%	6.3%	39.5%
5-9 years	22.2%	11.8%	11.2% *	10.2%	23.8%	75.0%	11.5%	34.5%
10-19 years	24.9%	10.0%	10.4%	10.1%	26.1%	66.4%	10.2%	36.1%
20 or more years	50.9%	11.7%	11.2%	14.5%	37.1%	81.0%	13.1%	60.1%
Unknown	78.0%	0.0%	38.9% *	19.5% *	51.3%	79.2%	6.9% *	78.2%
<b>Multi/single status</b>								
2 or more locations	68.8%	7.9% *	13.9%	11.5%	40.9%	79.6%	11.4%	70.3%
1 location only	18.1%	11.0%	10.3%	13.6%	27.0%	66.6%	11.8%	26.6%
<b>Percent full-time employees</b>								
Less than 25%	36.0%	14.0%	4.7% *	26.3%	14.2%	66.1%	15.0%	44.7%
25-49 %	54.1%	10.2%	7.4% *	8.8%	30.1%	81.0%	9.8%	64.2%
50-74 %	52.4%	13.3%	10.0%	10.2%	26.8%	78.1%	12.3%	61.5%
75% or more	53.8%	10.5%	10.9%	13.2%	37.5%	79.5%	11.7%	63.8%
<b>Union presence</b>								
No union employees	44.7%	10.2%	9.5%	11.4%	34.7%	77.9%	10.6%	56.5%
Has union employees	67.9%	26.6%	22.6%	25.8%	41.3%	78.1%	26.7%	70.6%
Unknown	81.7%	15.1%	10.1% *	30.9% *	43.3%	85.5%	17.5% *	83.4%
<b>Percent low wage employees **</b>								
50% or more low wage	52.1%	16.7%	15.9%	15.0%	33.3%	74.8%	18.3%	59.3%
Less than 50% low wage	53.7%	10.2%	9.8%	12.7%	36.2%	80.1%	10.8%	64.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.b.(1)(2005) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.70%	0.81%	0.66%	1.44%	1.30%	0.94%	0.79%	0.78%
Industry group **								
Agric., fish., forest.	8.81%	4.28% *	8.03% *	13.71% *	12.43% *	14.12%	9.74% *	12.41%
Mining and manufacturing	2.25%	2.13%	1.42% *	3.81%	2.55%	1.77%	2.45%	2.03%
Construction	5.63%	2.60%	2.64%	4.79%	8.64%	9.41%	2.09%	7.38%
Utilities and transp.	2.24%	2.62%	3.39% *	3.41% *	7.78%	2.11%	2.73% *	2.24%
Wholesale trade	2.64%	1.49%	3.16%	3.15%	4.40%	2.43%	2.59%	3.24%
Fin. svcs. and real estate	1.27%	1.66% *	1.85%	2.57%	3.79%	1.07%	1.44%	1.54%
Retail trade	1.80%	1.45%	3.49%	4.56% *	4.41%	2.26%	2.14%	1.94%
Professional services	1.18%	1.13%	2.10%	1.52%	1.53%	1.37%	0.82%	1.15%
Other services	1.67%	1.61%	2.58%	2.68%	4.41%	3.02%	1.92%	2.25%
Ownership								
For profit, incorporated	0.86%	0.91%	0.60%	1.58%	2.11%	1.01%	0.93%	0.98%
For profit, unincorporated	2.28%	0.64%	1.91%	2.54%	4.30%	3.61%	0.62%	2.99%
Nonprofit	0.84%	2.63%	3.51%	1.25%	1.66%	2.32%	1.98%	1.11%
Age of firm								
Less than 5 years	4.90%	1.77%	2.94% *	1.34% *	10.94%	12.80%	1.49%	7.64%
5-9 years	2.24%	2.75%	3.57% *	2.85%	5.38%	6.22%	1.00%	5.44%
10-19 years	1.87%	1.29%	2.18%	1.97%	2.72%	5.42%	1.05%	2.67%
20 or more years	1.02%	0.82%	1.22%	1.76%	0.55%	1.46%	1.20%	1.14%
Unknown	1.69%	0.00%	13.81% *	8.65% *	4.44%	1.74%	14.24% *	1.70%
Multi/single status								
2 or more locations	0.74%	4.38% *	3.31%	1.51%	1.54%	0.96%	1.45%	0.84%
1 location only	1.07%	0.81%	0.86%	1.77%	2.23%	4.64%	0.92%	1.82%
Percent full-time employees								
Less than 25%	5.92%	3.13%	7.08% *	7.42%	3.89%	6.16%	4.31%	6.08%
25-49 %	2.04%	2.26%	2.37% *	2.50%	6.12%	3.09%	1.96%	2.79%
50-74 %	2.06%	1.52%	2.07%	2.32%	3.93%	2.54%	2.29%	2.31%
75% or more	0.66%	0.82%	0.74%	1.61%	1.30%	0.95%	0.88%	0.76%
Union presence								
No union employees	0.83%	0.81%	0.64%	1.52%	1.27%	1.33%	0.99%	1.04%
Has union employees	1.34%	6.66%	4.44%	6.09%	4.15%	1.51%	3.53%	1.28%
Unknown	1.56%	3.81%	10.19% *	12.28% *	6.56%	1.60%	7.42% *	1.59%
Percent low wage employees **								
50% or more low wage	1.31%	2.19%	3.46%	3.17%	3.14%	1.42%	2.67%	1.55%
Less than 50% low wage	0.80%	0.76%	0.68%	1.55%	1.49%	0.95%	0.79%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.2.c(2005) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005**

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	56.3%	10.5%	16.9%	29.0%	43.1%	79.2%	18.2%	65.8%
Industry group **								
Agric., fish., forest.	13.7%*	4.1%*	5.0%*	.	20.1%*	60.8%	2.2%*	24.6%*
Mining and manufacturing	54.6%	10.0%	19.0%	26.0%	41.5%	71.8%	21.9%	59.3%
Construction	39.6%	10.6%	19.9%	34.5%	46.8%	81.3%	20.3%	55.7%
Utilities and transp.	66.1%	13.2%*	2.3%*	17.5%*	15.9%*	87.1%	8.7%*	75.3%
Wholesale trade	48.8%	12.3%	17.5%*	30.0%	39.7%	79.6%	20.6%	60.5%
Fin. svcs. and real estate	71.3%	13.7%	21.0%	47.3%	50.8%	85.5%	25.1%	77.9%
Retail trade	62.5%	7.8%	12.5%	28.2%	52.2%	79.8%	11.9%	72.6%
Professional services	56.9%	11.6%	17.9%	33.2%	46.0%	79.7%	19.7%	65.9%
Other services	50.6%	8.6%	17.7%	23.9%	38.3%	76.3%	17.4%	60.5%
Ownership								
For profit, incorporated	58.1%	10.3%	16.3%	28.7%	43.7%	80.5%	17.7%	68.1%
For profit, unincorporated	44.9%	10.1%	14.9%	29.1%	36.0%	70.6%	16.0%	55.4%
Nonprofit	56.4%	13.3%	24.0%	30.6%	45.7%	77.3%	24.9%	61.8%
Age of firm								
Less than 5 years	34.3%	11.4%	16.5%	30.8%	53.0%	70.1%	15.9%	54.2%
5-9 years	28.1%	10.6%	13.0%	34.5%	31.6%	54.9%	14.8%	42.1%
10-19 years	32.9%	9.6%	15.7%	24.5%	41.9%	65.3%	16.1%	44.7%
20 or more years	54.3%	10.7%	18.5%	29.3%	43.4%	79.9%	20.2%	62.9%
Unknown	79.2%	.	3.9%*	57.3%*	50.0%	80.3%	28.3%*	79.3%
Multi/single status								
2 or more locations	70.8%	19.0%*	13.5%*	34.2%	45.8%	79.9%	25.8%	71.9%
1 location only	26.4%	10.4%	17.1%	27.4%	38.9%	55.6%	17.6%	37.8%
Percent full-time employees								
Less than 25%	36.0%	7.2%*	2.3%*	23.3%*	21.2%*	68.2%	10.4%	44.3%
25-49 %	50.3%	5.4%*	14.5%	20.0%	21.3%	81.5%	13.7%	60.1%
50-74 %	54.1%	10.3%	15.1%	17.6%	45.7%	75.5%	12.9%	64.1%
75% or more	58.4%	11.2%	18.1%	32.2%	46.6%	80.1%	20.2%	67.8%
Union presence								
No union employees	46.8%	9.9%	15.4%	27.6%	41.3%	72.5%	17.2%	57.2%
Has union employees	78.7%	20.4%	35.8%	47.7%	53.8%	88.2%	35.9%	81.4%
Unknown	82.8%	24.1%*	21.8%*	20.3%*	50.0%	86.8%	20.8%*	84.8%
Percent low wage employees								
50% or more low wage	49.2%	7.5%	9.1%	15.5%	29.1%	75.2%	10.9%	57.7%
Less than 50% low wage	58.4%	11.0%	18.8%	33.6%	47.4%	80.4%	20.1%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.B.2.c(2005) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2005**

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	0.85%	0.90%	1.25%	1.62%	1.58%	0.88%	1.11%	0.87%
Industry group **								
Agric., fish., forest.	5.34%*	2.01%*	3.83%*	.	10.45%*	13.15%	2.61%*	11.63%*
Mining and manufacturing	1.38%	2.34%	4.20%	2.72%	2.17%	1.78%	3.69%	1.45%
Construction	3.72%	3.12%	2.97%	3.65%	9.04%	6.30%	1.88%	4.89%
Utilities and transp.	2.55%	8.83%*	1.69%*	7.57%*	5.89%*	1.52%	6.69%*	1.88%
Wholesale trade	2.44%	2.92%	5.78%*	4.45%	3.51%	4.23%	2.57%	2.74%
Fin. svcs. and real estate	1.38%	2.31%	5.59%	5.05%	4.31%	1.42%	2.59%	1.28%
Retail trade	2.35%	1.67%	3.75%	4.46%	6.65%	2.30%	2.17%	2.54%
Professional services	1.12%	0.96%	1.76%	2.10%	2.87%	2.12%	1.45%	1.26%
Other services	1.85%	1.38%	2.30%	2.84%	1.95%	2.62%	2.23%	2.21%
Ownership								
For profit, incorporated	0.99%	1.22%	1.18%	1.84%	1.67%	1.04%	1.26%	1.06%
For profit, unincorporated	1.95%	1.18%	3.56%	5.69%	4.68%	2.84%	2.22%	2.36%
Nonprofit	1.17%	2.85%	4.54%	4.75%	3.36%	2.89%	3.58%	1.25%
Age of firm								
Less than 5 years	4.05%	1.59%	3.97%	8.76%	10.97%	7.10%	2.64%	8.30%
5-9 years	2.43%	1.59%	3.41%	5.03%	4.84%	8.34%	2.00%	4.00%
10-19 years	2.21%	1.74%	2.55%	3.64%	4.59%	4.52%	1.44%	3.48%
20 or more years	0.96%	0.91%	2.05%	2.13%	2.30%	1.42%	1.51%	0.92%
Unknown	1.13%	.	20.72%*	17.38%*	5.71%	1.23%	11.76%*	1.14%
Multi/single status								
2 or more locations	0.82%	7.17%*	4.40%*	2.66%	1.49%	0.89%	3.70%	0.84%
1 location only	1.01%	0.92%	1.45%	1.92%	3.11%	7.05%	1.24%	1.75%
Percent full-time employees								
Less than 25%	4.66%	2.41%*	3.75%*	7.14%*	7.78%*	2.23%	2.81%	5.23%
25-49 %	2.71%	2.27%*	3.80%	3.76%	5.37%	2.99%	3.55%	2.68%
50-74 %	2.02%	2.44%	4.45%	3.49%	2.10%	2.94%	1.60%	2.21%
75% or more	0.78%	1.07%	1.30%	1.84%	1.51%	0.99%	1.16%	0.88%
Union presence								
No union employees	0.91%	0.72%	1.60%	1.51%	2.04%	1.52%	1.31%	1.00%
Has union employees	1.68%	4.88%	6.51%	6.11%	4.30%	1.74%	3.03%	1.62%
Unknown	1.07%	10.19%*	11.62%*	13.54%*	8.13%	1.69%	8.62%*	1.31%
Percent low wage employees								
50% or more low wage	2.07%	1.54%	1.43%	3.45%	2.90%	2.33%	1.86%	1.97%
Less than 50% low wage	0.72%	0.97%	1.37%	2.12%	1.80%	0.80%	1.19%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.B.3(2005) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	90,159,020	9,138,397	7,858,312	12,393,786	17,198,174	43,570,351	23,243,751	66,915,270
Industry group **								
Agric., fish., forest.	1,324,741	274,589	152,348	340,943*	458,047*	98,813*	665,297	659,444
Mining and manufacturing	13,388,009	425,839	772,283	1,631,744	3,304,860	7,253,282	1,959,117	11,428,892
Construction	5,963,905	1,319,258	1,203,366	1,382,718	1,263,629	794,934	3,265,621	2,698,284
Utilities and transp.	3,906,040	215,322	283,417	354,678	464,041	2,588,582	725,260	3,180,781
Wholesale trade	5,361,006	579,096	578,900	1,133,607	1,058,866	2,010,537	1,738,005	3,623,001
Fin. svcs. and real estate	10,394,935	838,730	405,346	875,880	1,407,509	6,867,469	1,626,185	8,768,750
Retail trade	10,555,819	1,114,408	1,038,241	1,229,504	1,508,916	5,664,750	2,715,129	7,840,690
Professional services	21,834,550	2,289,172	1,613,138	2,742,083	4,679,307	10,510,850	5,191,217	16,643,333
Other services	17,430,014	2,081,982	1,811,272	2,702,629	3,052,999	7,781,132	5,357,919	12,072,096
Ownership								
For profit, incorporated	67,290,140	5,981,742	6,061,463	9,439,301	11,553,540	34,254,094	16,880,578	50,409,562
For profit, unincorporated	11,813,245	2,649,358	1,265,974	1,476,140	2,367,722	4,054,051	4,618,211	7,195,035
Nonprofit	11,055,635	507,297	530,874	1,478,345	3,276,913	5,262,206	1,744,962	9,310,673
Age of firm								
Less than 5 years	3,798,249	1,430,829	659,597	614,058	833,714	260,050	2,448,799	1,349,450
5-9 years	5,440,060	1,605,262	1,077,085	1,217,991	1,053,226	486,495	3,375,567	2,064,493
10-19 years	11,431,633	2,396,745	2,142,905	2,672,120	2,666,519	1,553,345	5,835,408	5,596,225
20 or more years	47,223,008	3,687,040	3,937,594	7,778,799	11,889,297	19,930,277	11,471,451	35,751,556
Unknown	22,266,070	18,522	41,130*	110,817	755,418	21,340,184	112,525	22,153,545
Multi/single status								
2 or more locations	56,087,912	89,606	453,267	2,931,159	10,163,977	42,449,904	1,536,390	54,551,523
1 location only	34,071,108	9,048,791	7,405,045	9,462,627	7,034,198	1,120,448	21,707,361	12,363,747
Percent full-time employees								
Less than 25%	810,815	69,532	92,181	193,340	248,748*	207,014	273,373	537,442
25-49 %	3,236,101	406,934	353,791	519,371	576,810	1,379,194	992,753	2,243,347
50-74 %	9,685,406	1,323,292	972,925	1,159,518	1,720,427	4,509,245	2,895,577	6,789,829
75% or more	76,426,698	7,338,640	6,439,416	10,521,556	14,652,189	37,474,898	19,082,047	57,344,651
Union presence								
No union employees	65,033,765	8,563,596	7,176,378	11,189,547	14,343,661	23,760,583	21,472,599	43,561,166
Has union employees	16,014,870	321,584	497,148	939,693	2,244,926	12,011,519	1,180,324	14,834,546
Unknown	9,110,386	253,218	184,785	264,546	609,588	7,798,249	590,828	8,519,558
Percent low-wage employees								
50% or more low wage	18,356,225	1,954,093	1,830,889	2,919,880	3,342,273	8,309,090	5,266,139	13,090,086
Less than 50% low wage	71,802,795	7,184,304	6,027,423	9,473,906	13,855,902	35,261,261	17,977,611	53,825,184

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.3(2005) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	848,779	100,060	282,868	323,106	303,232	835,955	316,076	815,245
Industry group **								
Agric., fish., forest.	161,023	23,702	35,546	111,751 *	179,243 *	31,110 *	89,460	184,540
Mining and manufacturing	402,421	28,543	62,942	89,543	252,973	314,677	70,422	387,194
Construction	417,737	32,406	102,917	153,981	165,870	212,860	95,531	353,829
Utilities and transp.	293,913	22,791	76,547	68,877	118,575	251,586	93,746	277,992
Wholesale trade	251,329	43,177	63,128	123,527	167,583	179,013	88,778	185,648
Fin. svcs. and real estate	275,235	42,234	53,409	77,301	84,178	202,278	83,366	212,256
Retail trade	424,372	21,041	87,577	80,759	141,298	388,048	119,559	396,858
Professional services	480,406	66,078	81,215	107,582	175,598	378,060	94,639	443,530
Other services	459,646	49,246	77,234	131,823	244,312	559,990	135,295	489,385
Ownership								
For profit, incorporated	729,029	94,715	266,729	246,533	349,064	799,607	248,042	743,540
For profit, unincorporated	440,001	86,236	73,266	121,258	281,972	332,369	180,715	367,272
Nonprofit	341,412	27,802	54,997	135,337	126,813	258,644	97,182	318,357
Age of firm								
Less than 5 years	294,261	57,892	100,027	68,552	243,919	22,398	135,404	275,019
5-9 years	233,689	60,784	47,068	97,555	185,257	64,290	135,919	167,690
10-19 years	451,325	60,694	90,179	124,034	302,908	240,038	160,844	421,752
20 or more years	791,396	48,919	204,829	257,062	352,250	408,681	227,064	711,671
Unknown	626,364	4,768	18,445 *	23,346	95,394	584,489	24,060	608,132
Multi/single status								
2 or more locations	873,909	11,753	38,655	151,767	313,615	840,167	97,733	820,115
1 location only	582,638	107,678	270,740	374,082	252,135	119,153	366,081	395,201
Percent full-time employees								
Less than 25%	79,782	7,352	10,769	29,001	88,330 *	40,779	31,928	78,264
25-49 %	145,174	26,504	23,153	30,991	94,550	114,945	36,895	140,190
50-74 %	381,652	39,331	43,087	142,319	177,310	361,605	99,340	376,574
75% or more	680,193	87,406	268,035	292,400	277,310	739,324	238,978	722,201
Union presence								
No union employees	559,553	107,862	256,399	279,417	361,154	473,314	311,109	462,936
Has union employees	734,302	33,468	98,439	87,223	195,655	564,568	94,859	690,867
Unknown	428,018	21,636	47,703	60,598	158,146	448,023	42,563	450,665
Percent low-wage employees								
50% or more low wage	618,741	45,761	118,650	160,813	251,855	556,154	163,257	606,034
Less than 50% low wage	1,127,566	93,308	262,975	247,740	337,633	758,122	327,994	917,100

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.3.a(2005) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	90,159,020	10.1%	8.7%	13.7%	19.1%	48.3%	25.8%	74.2%
Industry group **								
Agric., fish., forest.	1,324,741	20.7%	11.5%	25.7%	34.6%*	7.5%*	50.2%	49.8%
Mining and manufacturing	13,388,009	3.2%	5.8%	12.2%	24.7%	54.2%	14.6%	85.4%
Construction	5,963,905	22.1%	20.2%	23.2%	21.2%	13.3%	54.8%	45.2%
Utilities and transp.	3,906,040	5.5%	7.3%	9.1%	11.9%	66.3%	18.6%	81.4%
Wholesale trade	5,361,006	10.8%	10.8%	21.1%	19.8%	37.5%	32.4%	67.6%
Fin. svcs. and real estate	10,394,935	8.1%	3.9%	8.4%	13.5%	66.1%	15.6%	84.4%
Retail trade	10,555,819	10.6%	9.8%	11.6%	14.3%	53.7%	25.7%	74.3%
Professional services	21,834,550	10.5%	7.4%	12.6%	21.4%	48.1%	23.8%	76.2%
Other services	17,430,014	11.9%	10.4%	15.5%	17.5%	44.6%	30.7%	69.3%
Ownership								
For profit, incorporated	67,290,140	8.9%	9.0%	14.0%	17.2%	50.9%	25.1%	74.9%
For profit, unincorporated	11,813,245	22.4%	10.7%	12.5%	20.0%	34.3%	39.1%	60.9%
Nonprofit	11,055,635	4.6%	4.8%	13.4%	29.6%	47.6%	15.8%	84.2%
Age of firm								
Less than 5 years	3,798,249	37.7%	17.4%	16.2%	21.9%	6.8%	64.5%	35.5%
5-9 years	5,440,060	29.5%	19.8%	22.4%	19.4%	8.9%	62.1%	37.9%
10-19 years	11,431,633	21.0%	18.7%	23.4%	23.3%	13.6%	51.0%	49.0%
20 or more years	47,223,008	7.8%	8.3%	16.5%	25.2%	42.2%	24.3%	75.7%
Unknown	22,266,070	0.1%	0.2%*	0.5%	3.4%	95.8%	0.5%	99.5%
Multi/single status								
2 or more locations	56,087,912	0.2%	0.8%	5.2%	18.1%	75.7%	2.7%	97.3%
1 location only	34,071,108	26.6%	21.7%	27.8%	20.6%	3.3%	63.7%	36.3%
Percent full-time employees								
Less than 25%	810,815	8.6%	11.4%	23.8%	30.7%*	25.5%	33.7%	66.3%
25-49 %	3,236,101	12.6%	10.9%	16.0%	17.8%	42.6%	30.7%	69.3%
50-74 %	9,685,406	13.7%	10.0%	12.0%	17.8%	46.6%	29.9%	70.1%
75% or more	76,426,698	9.6%	8.4%	13.8%	19.2%	49.0%	25.0%	75.0%
Union presence								
No union employees	65,033,765	13.2%	11.0%	17.2%	22.1%	36.5%	33.0%	67.0%
Has union employees	16,014,870	2.0%	3.1%	5.9%	14.0%	75.0%	7.4%	92.6%
Unknown	9,110,386	2.8%	2.0%	2.9%	6.7%	85.6%	6.5%	93.5%
Percent low-wage employees								
50% or more low wage	18,356,225	10.6%	10.0%	15.9%	18.2%	45.3%	28.7%	71.3%
Less than 50% low wage	71,802,795	10.0%	8.4%	13.2%	19.3%	49.1%	25.0%	75.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.3.a(2005) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	848,779	0.16%	0.28%	0.34%	0.35%	0.71%	0.37%	0.37%
Industry group **								
Agric., fish., forest.	161,023	4.90%	3.42%	6.76%	9.84%*	2.81%*	9.00%	9.00%
Mining and manufacturing	402,421	0.21%	0.40%	0.57%	1.77%	1.88%	0.60%	0.60%
Construction	417,737	1.43%	2.03%	2.42%	1.58%	2.28%	2.63%	2.63%
Utilities and transp.	293,913	0.76%	1.91%	1.49%	2.89%	3.25%	2.32%	2.32%
Wholesale trade	251,329	0.79%	1.07%	1.76%	3.11%	2.74%	0.97%	0.97%
Fin. svcs. and real estate	275,235	0.51%	0.41%	0.70%	0.66%	1.34%	0.53%	0.53%
Retail trade	424,372	0.42%	0.83%	0.58%	1.50%	1.98%	1.18%	1.18%
Professional services	480,406	0.39%	0.31%	0.54%	0.72%	0.89%	0.49%	0.49%
Other services	459,646	0.36%	0.49%	0.87%	1.43%	2.38%	1.18%	1.18%
Ownership								
For profit, incorporated	729,029	0.19%	0.40%	0.32%	0.55%	0.84%	0.43%	0.43%
For profit, unincorporated	440,001	0.80%	0.62%	0.84%	2.22%	2.19%	1.46%	1.46%
Nonprofit	341,412	0.30%	0.49%	1.07%	1.36%	1.33%	0.83%	0.83%
Age of firm								
Less than 5 years	294,261	2.98%	2.34%	2.05%	4.83%	0.60%	4.55%	4.55%
5-9 years	233,689	1.28%	1.40%	1.32%	2.78%	1.25%	2.02%	2.02%
10-19 years	451,325	0.92%	0.88%	1.08%	1.99%	1.84%	1.94%	1.94%
20 or more years	791,396	0.14%	0.42%	0.43%	0.52%	0.56%	0.46%	0.46%
Unknown	626,364	0.02%	0.08%*	0.09%	0.39%	0.41%	0.10%	0.10%
Multi/single status								
2 or more locations	873,909	0.02%	0.06%	0.26%	0.63%	0.55%	0.15%	0.15%
1 location only	582,638	0.30%	0.71%	0.97%	0.54%	0.35%	0.77%	0.77%
Percent full-time employees								
Less than 25%	79,782	0.90%	1.59%	3.51%	6.10%*	6.41%	3.80%	3.80%
25-49 %	145,174	1.20%	0.65%	0.74%	2.44%	2.61%	1.62%	1.62%
50-74 %	381,652	0.73%	0.40%	1.47%	1.80%	2.51%	1.36%	1.36%
75% or more	680,193	0.14%	0.34%	0.37%	0.40%	0.72%	0.39%	0.39%
Union presence								
No union employees	559,553	0.19%	0.36%	0.38%	0.50%	0.71%	0.40%	0.40%
Has union employees	734,302	0.25%	0.51%	0.66%	0.87%	0.99%	0.55%	0.55%
Unknown	428,018	0.28%	0.57%	0.76%	1.55%	1.74%	0.66%	0.66%
Percent low-wage employees								
50% or more low wage	618,741	0.51%	0.70%	0.66%	1.37%	1.79%	1.07%	1.07%
Less than 50% low wage	1,127,566	0.22%	0.26%	0.31%	0.33%	0.71%	0.32%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.3.b(2005) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	90.2%	50.8%	74.8%	88.9%	95.5%	99.6%	68.7%	97.7%
Industry group **								
Agric., fish., forest.	61.9%	27.9%	60.7%	90.8%	52.9%	100.0%	58.4%	65.5%
Mining and manufacturing	96.8%	58.4%	80.2%	94.8%	99.5%	100.0%	79.9%	99.6%
Construction	77.7%	44.7%	74.6%	87.1%	90.9%	100.0%	64.1%	94.3%
Utilities and transp.	93.6%	44.0%	79.6%	89.2%	95.9%	99.5%	71.1%	98.7%
Wholesale trade	93.6%	65.5%	84.1%	95.5%	100.0%	100.0%	81.1%	99.6%
Fin. svcs. and real estate	95.6%	56.3%	91.2%	96.1%	99.2%	99.8%	73.9%	99.6%
Retail trade	89.4%	42.5%	73.3%	88.3%	98.1%	99.5%	64.1%	98.2%
Professional services	93.7%	62.6%	84.5%	94.7%	98.2%	99.6%	77.2%	98.8%
Other services	82.9%	42.0%	58.5%	75.5%	90.6%	99.1%	56.9%	94.5%
Ownership								
For profit, incorporated	91.7%	54.5%	75.9%	88.9%	97.3%	99.8%	71.6%	98.4%
For profit, unincorporated	76.6%	40.1%	64.5%	81.8%	82.9%	98.7%	52.6%	92.0%
Nonprofit	96.2%	63.8%	86.4%	96.0%	98.1%	99.2%	83.7%	98.6%
Age of firm								
Less than 5 years	58.6%	38.0%	59.2%	66.7%	74.9%	98.8%	48.1%	77.6%
5-9 years	68.6%	46.0%	65.0%	76.6%	83.4%	99.4%	57.3%	87.1%
10-19 years	80.1%	50.3%	74.0%	84.3%	96.6%	98.6%	66.9%	93.8%
20 or more years	93.5%	58.5%	81.0%	94.4%	97.5%	99.7%	77.6%	98.6%
Unknown	99.3%	0.7%*	30.5%*	77.8%	99.0%	99.6%	46.0%	99.5%
Multi/single status								
2 or more locations	99.0%	73.3%	81.8%	93.8%	98.8%	99.6%	89.1%	99.3%
1 location only	75.8%	50.6%	74.3%	87.4%	90.7%	98.4%	67.3%	90.9%
Percent full-time employees								
Less than 25%	69.1%	29.7%	33.3%	75.1%	63.8%	98.9%	47.5%	80.1%
25-49 %	80.7%	33.3%	56.5%	73.5%	92.2%	98.7%	52.9%	93.0%
50-74 %	84.8%	40.2%	59.0%	78.3%	98.0%	100.0%	54.0%	97.9%
75% or more	91.6%	53.9%	78.7%	91.1%	95.8%	99.6%	72.1%	98.1%
Union presence								
No union employees	88.0%	51.3%	74.4%	88.9%	96.7%	99.6%	68.6%	97.5%
Has union employees	98.1%	60.9%	89.8%	95.8%	96.3%	100.0%	82.3%	99.4%
Unknown	92.7%	21.8%	47.7%	67.5%	63.9%	99.2%	45.4%	96.0%
Percent low wage employees								
50% or more low wage	79.2%	27.9%	48.3%	72.6%	82.2%	99.2%	47.0%	92.2%
Less than 50% low wage	93.1%	57.0%	82.8%	94.0%	98.7%	99.7%	75.1%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.3.b(2005) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.37%	0.64%	1.75%	1.10%	1.11%	0.17%	0.56%	0.42%
Industry group **								
Agric., fish., forest.	6.19%	2.83%	9.68%	12.86%	15.10%	10.54%	6.27%	11.23%
Mining and manufacturing	0.31%	2.99%	2.92%	1.43%	0.19%	0.03%	2.29%	0.16%
Construction	2.01%	1.43%	3.62%	2.74%	3.93%	0.00%	1.62%	1.88%
Utilities and transp.	0.60%	3.48%	6.03%	5.50%	5.07%	0.60%	4.13%	0.48%
Wholesale trade	0.41%	2.40%	3.80%	1.33%	0.00%	0.01%	1.13%	0.40%
Fin. svcs. and real estate	0.40%	1.85%	2.84%	1.47%	0.49%	0.09%	2.04%	0.17%
Retail trade	0.46%	1.91%	2.73%	3.17%	0.55%	0.22%	1.27%	0.52%
Professional services	0.38%	0.69%	0.86%	0.93%	0.64%	0.44%	0.38%	0.35%
Other services	1.05%	1.48%	2.87%	3.49%	4.00%	0.55%	0.64%	1.40%
Ownership								
For profit, incorporated	0.29%	0.99%	1.67%	1.19%	0.49%	0.06%	0.91%	0.20%
For profit, unincorporated	1.50%	1.72%	2.90%	3.42%	6.04%	0.90%	1.82%	2.72%
Nonprofit	0.49%	3.19%	3.24%	2.10%	0.89%	0.72%	2.20%	0.56%
Age of firm								
Less than 5 years	3.69%	1.70%	4.42%	8.74%	9.75%	0.59%	2.55%	7.31%
5-9 years	1.54%	1.95%	2.97%	2.40%	6.14%	0.91%	1.02%	4.32%
10-19 years	1.32%	1.41%	2.63%	2.87%	1.14%	0.87%	1.03%	1.63%
20 or more years	0.25%	1.13%	1.26%	0.83%	0.61%	0.22%	0.66%	0.29%
Unknown	0.22%	10.47%*	9.62%*	10.64%	0.50%	0.18%	11.88%	0.18%
Multi/single status								
2 or more locations	0.15%	4.75%	3.30%	1.10%	0.26%	0.18%	1.15%	0.14%
1 location only	0.82%	0.64%	1.68%	1.35%	2.60%	1.05%	0.55%	1.88%
Percent full-time employees								
Less than 25%	4.81%	4.38%	6.67%	6.14%	10.48%	0.58%	3.82%	6.84%
25-49 %	1.63%	1.39%	3.45%	5.30%	2.12%	0.79%	2.01%	1.81%
50-74 %	0.68%	2.15%	3.17%	4.09%	0.97%	0.02%	1.68%	0.74%
75% or more	0.38%	0.82%	1.73%	1.21%	1.01%	0.20%	0.60%	0.37%
Union presence								
No union employees	0.42%	0.65%	1.76%	1.06%	0.83%	0.16%	0.64%	0.46%
Has union employees	0.34%	1.69%	5.76%	2.89%	1.86%	0.01%	2.66%	0.34%
Unknown	1.60%	3.72%	11.15%	6.96%	10.85%	0.63%	5.32%	1.55%
Percent low wage employees								
50% or more low wage	1.34%	0.60%	2.66%	3.53%	4.42%	0.49%	1.81%	1.69%
Less than 50% low wage	0.31%	0.76%	1.41%	0.77%	0.31%	0.12%	0.65%	0.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.3.b.(1)(2005) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	87.9%	91.7%	89.3%	89.3%	87.6%	87.1%	89.9%	87.4%
Industry group **								
Agric., fish., forest.	68.9%	86.8%	62.7%	67.2%	56.7%	95.8%	77.2%	61.4%
Mining and manufacturing	93.1%	90.2%	92.1%	90.3%	93.6%	93.6%	89.9%	93.5%
Construction	82.9%	88.1%	85.0%	85.7%	73.0%	86.7%	86.1%	80.2%
Utilities and transp.	90.2%	94.9%	82.7%	92.3%	92.2%	90.0%	88.0%	90.5%
Wholesale trade	92.1%	93.8%	94.5%	94.3%	91.7%	90.3%	94.4%	91.2%
Fin. svcs. and real estate	93.7%	94.1%	97.4%	96.4%	96.6%	92.6%	96.1%	93.4%
Retail trade	82.4%	89.5%	86.9%	89.2%	86.4%	78.8%	88.1%	81.1%
Professional services	90.3%	94.3%	93.2%	91.8%	90.4%	89.0%	93.0%	89.6%
Other services	80.2%	89.4%	86.5%	84.6%	78.1%	77.9%	86.9%	78.4%
Ownership								
For profit, incorporated	87.9%	91.8%	89.2%	89.6%	87.6%	87.1%	89.9%	87.4%
For profit, unincorporated	86.8%	91.5%	88.6%	83.8%	85.2%	86.9%	89.6%	85.8%
Nonprofit	88.8%	91.3%	91.0%	92.1%	88.9%	87.6%	90.3%	88.6%
Age of firm								
Less than 5 years	84.0%	91.8%	88.1%	78.2%	77.0%	87.4%	87.8%	79.7%
5-9 years	88.7%	95.1%	88.8%	85.7%	86.2%	88.9%	90.2%	87.0%
10-19 years	87.0%	92.3%	87.2%	86.6%	84.6%	87.0%	89.1%	85.4%
20 or more years	89.9%	90.2%	90.6%	91.1%	89.2%	89.8%	90.5%	89.8%
Unknown	84.6%	100.0%*	80.9%	93.2%	83.0%	84.6%	93.6%	84.6%
Multi/single status								
2 or more locations	87.9%	90.9%	93.3%	92.8%	89.6%	87.1%	93.6%	87.7%
1 location only	88.0%	91.7%	89.0%	88.1%	84.4%	87.6%	89.6%	85.9%
Percent full-time employees								
Less than 25%	90.6%	95.7%	92.1%	95.1%	88.3%	88.4%	94.1%	89.5%
25-49 %	86.4%	94.7%	89.6%	84.5%	84.8%	86.3%	88.6%	85.9%
50-74 %	86.1%	90.5%	86.8%	84.6%	87.8%	85.2%	87.2%	85.9%
75% or more	88.2%	91.7%	89.5%	89.8%	87.6%	87.4%	90.2%	87.7%
Union presence								
No union employees	88.2%	91.9%	89.9%	89.1%	87.7%	87.1%	90.2%	87.5%
Has union employees	88.2%	85.3%	84.6%	91.0%	86.9%	88.4%	85.5%	88.4%
Unknown	85.4%	95.4%	78.2%	91.6%	84.8%	85.3%	88.7%	85.3%
Percent low wage employees								
50% or more low wage	77.3%	87.0%	79.5%	77.5%	78.6%	76.0%	78.9%	77.0%
Less than 50% low wage	90.2%	92.3%	91.0%	92.1%	89.4%	89.7%	91.9%	89.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.3.b.(1)(2005) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.48%	0.59%	0.85%	0.65%	0.60%	0.74%	0.52%	0.51%
Industry group **								
Agric., fish., forest.	6.76%	3.75%	10.34%	9.47%	13.48%	10.20%	6.93%	10.74%
Mining and manufacturing	0.44%	2.39%	0.79%	1.58%	0.65%	0.84%	1.29%	0.54%
Construction	1.06%	2.60%	3.13%	2.02%	4.95%	6.18%	2.07%	2.66%
Utilities and transp.	1.32%	1.89%	3.84%	3.40%	1.72%	1.87%	2.90%	1.40%
Wholesale trade	1.05%	1.29%	1.65%	1.50%	1.90%	1.81%	0.90%	1.24%
Fin. svcs. and real estate	0.53%	0.99%	0.54%	1.27%	0.69%	0.62%	0.51%	0.62%
Retail trade	0.94%	1.32%	1.58%	2.03%	2.28%	1.51%	0.79%	1.11%
Professional services	0.43%	0.55%	0.92%	1.00%	1.04%	0.71%	0.49%	0.50%
Other services	1.29%	2.37%	1.33%	1.38%	1.73%	1.94%	1.14%	1.59%
Ownership								
For profit, incorporated	0.52%	0.60%	1.00%	0.66%	0.92%	0.87%	0.68%	0.59%
For profit, unincorporated	1.08%	1.35%	2.41%	2.59%	3.75%	1.81%	0.98%	1.42%
Nonprofit	0.65%	1.67%	2.11%	0.79%	0.79%	1.27%	1.10%	0.81%
Age of firm								
Less than 5 years	2.59%	1.42%	4.03%	4.34%	7.52%	3.50%	1.45%	5.12%
5-9 years	1.27%	0.41%	2.39%	2.93%	3.26%	2.71%	1.23%	2.16%
10-19 years	1.22%	1.16%	1.83%	1.91%	1.70%	2.55%	0.88%	1.72%
20 or more years	0.37%	0.76%	0.93%	0.74%	0.64%	0.51%	0.69%	0.34%
Unknown	1.05%	31.62%*	20.03%	5.08%	1.65%	1.09%	10.06%	1.06%
Multi/single status								
2 or more locations	0.59%	2.48%	1.44%	1.21%	0.82%	0.75%	0.93%	0.60%
1 location only	0.41%	0.60%	0.85%	0.84%	0.78%	1.87%	0.56%	0.59%
Percent full-time employees								
Less than 25%	2.13%	2.27%	8.02%	2.43%	2.84%	3.71%	3.07%	2.38%
25-49 %	0.95%	1.36%	2.48%	3.79%	3.68%	1.96%	1.57%	1.32%
50-74 %	0.98%	1.61%	0.81%	2.90%	1.66%	1.70%	1.04%	1.13%
75% or more	0.55%	0.53%	0.97%	0.77%	0.64%	0.79%	0.59%	0.59%
Union presence								
No union employees	0.45%	0.60%	0.74%	0.56%	0.64%	0.83%	0.46%	0.54%
Has union employees	1.50%	5.98%	4.64%	3.21%	1.90%	2.03%	3.33%	1.59%
Unknown	0.92%	2.96%	10.14%	5.10%	2.95%	0.83%	3.82%	0.85%
Percent low wage employees								
50% or more low wage	0.98%	1.74%	0.87%	1.18%	2.34%	1.94%	1.20%	1.05%
Less than 50% low wage	0.35%	0.58%	0.87%	0.66%	0.94%	0.43%	0.46%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.3.b.(1).a(2005) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	81.6%	81.9%	75.4%	77.7%	81.4%	83.6%	78.5%	82.4%
Industry group **								
Agric., fish., forest.	83.1%	84.3%	82.6%	86.1%	86.3%	71.7%	87.3%	78.4%
Mining and manufacturing	86.2%	83.2%	72.6%	77.8%	84.0%	90.2%	75.7%	87.6%
Construction	78.9%	83.2%	78.2%	73.8%	82.4%	79.8%	80.1%	77.8%
Utilities and transp.	86.3%	78.1%	72.5%	82.4%	80.5%	89.2%	76.2%	87.9%
Wholesale trade	85.2%	84.3%	80.9%	79.2%	85.6%	89.7%	80.7%	87.1%
Fin. svcs. and real estate	86.4%	83.9%	76.7%	84.4%	83.9%	87.9%	82.4%	86.9%
Retail trade	76.1%	82.1%	70.7%	77.7%	77.7%	75.4%	75.8%	76.1%
Professional services	83.1%	80.5%	75.6%	81.5%	81.5%	85.7%	79.4%	84.1%
Other services	72.5%	80.8%	74.9%	68.9%	75.4%	71.0%	75.9%	71.5%
Ownership								
For profit, incorporated	81.7%	81.8%	75.1%	77.3%	81.3%	83.9%	77.9%	82.7%
For profit, unincorporated	78.4%	82.1%	76.6%	73.8%	78.4%	79.1%	79.6%	77.9%
Nonprofit	83.7%	82.4%	76.7%	82.9%	83.3%	84.9%	82.2%	84.0%
Age of firm								
Less than 5 years	78.4%	81.1%	68.8%	77.3%	81.4%	82.2%	75.9%	81.4%
5-9 years	77.8%	83.9%	76.8%	75.4%	76.5%	76.4%	78.4%	77.2%
10-19 years	77.4%	79.8%	74.7%	74.0%	77.8%	82.8%	77.4%	77.5%
20 or more years	81.3%	82.6%	76.3%	79.0%	82.1%	82.4%	79.3%	81.8%
Unknown	85.1%	100.0%*	71.7%	84.8%	87.1%	85.1%	83.8%	85.1%
Multi/single status								
2 or more locations	83.3%	87.7%	80.1%	80.1%	82.6%	83.7%	81.0%	83.4%
1 location only	78.1%	81.8%	75.1%	76.8%	79.2%	79.7%	78.3%	77.8%
Percent full-time employees								
Less than 25%	73.6%	89.4%	78.3%	79.4%	70.5%	69.0%	80.3%	71.4%
25-49 %	73.8%	84.5%	77.1%	70.7%	74.7%	72.6%	75.7%	73.3%
50-74 %	77.1%	81.1%	73.5%	74.7%	74.2%	78.7%	76.9%	77.2%
75% or more	82.5%	81.9%	75.5%	78.2%	82.6%	84.6%	78.8%	83.4%
Union presence								
No union employees	79.9%	81.7%	74.5%	77.1%	80.8%	81.6%	78.1%	80.6%
Has union employees	86.7%	88.1%	87.3%	85.4%	85.2%	87.0%	87.4%	86.6%
Unknown	83.8%	77.3%	74.6%	71.0%	80.4%	84.5%	71.5%	84.2%
Percent low wage employees								
50% or more low wage	71.3%	78.4%	70.3%	68.8%	72.2%	71.3%	72.7%	71.0%
Less than 50% low wage	83.6%	82.3%	76.2%	79.5%	83.0%	86.0%	79.4%	84.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.3.b.(1).a(2005) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.24%	0.34%	0.69%	0.73%	0.86%	0.41%	0.48%	0.35%
Industry group **								
Agric., fish., forest.	3.22%	3.10%	5.41%	10.50%	16.12%	9.55%	3.83%	7.58%
Mining and manufacturing	0.55%	2.61%	3.12%	1.95%	0.74%	0.72%	2.32%	0.64%
Construction	1.87%	0.70%	3.53%	2.64%	3.29%	4.71%	1.85%	2.98%
Utilities and transp.	1.05%	2.45%	4.17%	3.98%	3.05%	1.06%	3.03%	1.02%
Wholesale trade	0.93%	1.51%	1.86%	1.94%	1.41%	1.21%	1.08%	1.19%
Fin. svcs. and real estate	0.51%	1.89%	3.24%	1.76%	1.40%	0.60%	1.50%	0.59%
Retail trade	0.87%	2.03%	1.81%	1.18%	2.56%	1.35%	0.97%	1.01%
Professional services	0.54%	0.96%	1.32%	1.48%	1.25%	0.69%	0.78%	0.66%
Other services	1.03%	1.39%	1.34%	2.44%	2.79%	1.31%	1.08%	1.26%
Ownership								
For profit, incorporated	0.30%	0.34%	0.64%	0.56%	0.93%	0.43%	0.39%	0.42%
For profit, unincorporated	0.92%	0.96%	2.76%	3.23%	1.69%	1.43%	1.46%	1.30%
Nonprofit	0.47%	2.07%	2.48%	1.78%	1.16%	0.65%	1.67%	0.53%
Age of firm								
Less than 5 years	1.69%	1.88%	4.47%	4.42%	4.69%	3.65%	2.65%	3.23%
5-9 years	0.85%	1.37%	1.49%	2.82%	2.26%	3.05%	1.25%	1.27%
10-19 years	0.83%	1.20%	2.03%	1.93%	2.14%	1.84%	0.77%	1.48%
20 or more years	0.33%	0.60%	0.99%	0.64%	0.54%	0.81%	0.34%	0.47%
Unknown	0.61%	31.62%*	18.99%	5.29%	1.32%	0.58%	13.27%	0.61%
Multi/single status								
2 or more locations	0.35%	3.30%	1.75%	0.63%	0.88%	0.39%	2.25%	0.39%
1 location only	0.30%	0.34%	0.71%	1.00%	1.36%	4.13%	0.52%	0.72%
Percent full-time employees								
Less than 25%	3.83%	6.17%	6.56%	3.78%	6.76%	2.31%	3.92%	4.55%
25-49 %	2.13%	2.74%	2.32%	3.29%	4.15%	2.44%	2.37%	2.51%
50-74 %	0.75%	0.78%	1.62%	1.24%	1.82%	1.70%	0.79%	1.03%
75% or more	0.27%	0.38%	0.81%	0.89%	0.80%	0.49%	0.59%	0.41%
Union presence								
No union employees	0.24%	0.35%	0.63%	0.71%	0.85%	0.65%	0.49%	0.41%
Has union employees	0.43%	2.31%	4.17%	3.08%	1.58%	0.42%	2.05%	0.47%
Unknown	0.60%	6.45%	11.90%	5.97%	3.75%	0.59%	4.55%	0.68%
Percent low wage employees								
50% or more low wage	0.96%	1.05%	2.43%	1.86%	1.95%	1.30%	1.42%	1.01%
Less than 50% low wage	0.28%	0.39%	0.93%	0.78%	0.74%	0.45%	0.61%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.3.b.(2)(2005) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	71.8%	75.1%	67.3%	69.4%	71.2%	72.8%	70.6%	72.1%
Industry group **								
Agric., fish., forest.	57.3%	73.1%	51.8%	57.8%	49.0%	68.7%	67.4%	48.2%
Mining and manufacturing	80.3%	75.1%	66.9%	70.2%	78.7%	84.4%	68.0%	81.9%
Construction	65.4%	73.2%	66.4%	63.2%	60.1%	69.2%	69.0%	62.4%
Utilities and transp.	77.8%	74.1%	60.0%	76.0%	74.3%	80.3%	67.0%	79.6%
Wholesale trade	78.5%	79.0%	76.4%	74.6%	78.5%	81.0%	76.2%	79.4%
Fin. svcs. and real estate	80.9%	78.9%	74.7%	81.3%	81.0%	81.3%	79.2%	81.2%
Retail trade	62.7%	73.5%	61.4%	69.3%	67.2%	59.5%	66.8%	61.7%
Professional services	75.1%	75.9%	70.4%	74.9%	73.6%	76.2%	73.8%	75.4%
Other services	58.2%	72.3%	64.8%	58.3%	58.9%	55.3%	66.0%	56.1%
Ownership								
For profit, incorporated	71.9%	75.1%	67.0%	69.2%	71.2%	73.1%	70.0%	72.3%
For profit, unincorporated	68.1%	75.1%	67.9%	61.8%	66.8%	68.7%	71.3%	66.9%
Nonprofit	74.4%	75.2%	69.9%	76.4%	74.0%	74.4%	74.2%	74.4%
Age of firm								
Less than 5 years	65.8%	74.4%	60.6%	60.4%	62.7%	71.9%	66.6%	64.9%
5-9 years	69.0%	79.8%	68.2%	64.6%	66.0%	67.9%	70.7%	67.2%
10-19 years	67.3%	73.6%	65.1%	64.2%	65.8%	72.0%	69.0%	66.2%
20 or more years	73.1%	74.4%	69.1%	71.9%	73.2%	73.9%	71.8%	73.4%
Unknown	72.0%	100.0%*	58.0%	79.1%	72.3%	72.0%	78.5%	72.0%
Multi/single status								
2 or more locations	73.2%	79.8%	74.8%	74.3%	74.0%	72.9%	75.8%	73.1%
1 location only	68.7%	75.0%	66.8%	67.7%	66.9%	69.8%	70.1%	66.9%
Percent full-time employees								
Less than 25%	66.6%	85.6%	72.2%	75.6%	62.2%	61.0%	75.6%	63.9%
25-49 %	63.8%	80.0%	69.1%	59.8%	63.3%	62.7%	67.1%	63.0%
50-74 %	66.4%	73.4%	63.8%	63.2%	65.1%	67.1%	67.1%	66.3%
75% or more	72.7%	75.1%	67.6%	70.2%	72.4%	74.0%	71.1%	73.1%
Union presence								
No union employees	70.5%	75.1%	66.9%	68.7%	70.9%	71.0%	70.5%	70.5%
Has union employees	76.4%	75.1%	73.9%	77.7%	74.0%	76.9%	74.7%	76.6%
Unknown	71.6%	73.7%	58.4%	65.0%	68.2%	72.0%	63.4%	71.9%
Percent low wage employees								
50% or more low wage	55.2%	68.2%	55.9%	53.3%	56.7%	54.2%	57.3%	54.7%
Less than 50% low wage	75.4%	76.0%	69.4%	73.2%	74.2%	77.2%	73.0%	76.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.3.b.(2)(2005) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.46%	0.64%	0.88%	0.83%	0.98%	0.79%	0.39%	0.56%
Industry group **								
Agric., fish., forest.	5.28%	4.66%	10.79%	8.17%	13.04%	9.31%	6.71%	9.32%
Mining and manufacturing	0.74%	2.87%	2.65%	2.60%	0.83%	1.28%	2.70%	0.94%
Construction	1.90%	2.06%	3.67%	2.11%	5.02%	6.33%	2.51%	3.05%
Utilities and transp.	1.50%	2.38%	4.95%	3.42%	3.52%	2.09%	3.01%	1.73%
Wholesale trade	1.13%	1.45%	2.03%	2.35%	1.84%	1.98%	1.13%	1.50%
Fin. svcs. and real estate	0.78%	1.75%	3.13%	2.43%	1.61%	0.87%	1.33%	0.91%
Retail trade	1.23%	2.35%	2.23%	1.66%	2.48%	1.41%	1.14%	1.37%
Professional services	0.39%	1.03%	1.35%	2.02%	0.91%	0.48%	0.87%	0.45%
Other services	1.46%	2.07%	0.91%	1.72%	2.62%	2.07%	0.79%	1.79%
Ownership								
For profit, incorporated	0.54%	0.55%	0.81%	0.73%	1.21%	0.94%	0.47%	0.68%
For profit, unincorporated	1.16%	1.72%	3.53%	2.21%	3.28%	1.29%	1.84%	1.66%
Nonprofit	0.50%	2.45%	2.97%	1.57%	0.76%	0.91%	1.47%	0.68%
Age of firm								
Less than 5 years	2.28%	1.80%	4.80%	3.75%	7.94%	4.45%	2.38%	5.10%
5-9 years	1.02%	1.25%	2.36%	3.01%	2.90%	2.39%	1.19%	1.86%
10-19 years	1.38%	1.13%	1.92%	1.82%	2.32%	2.23%	0.60%	2.10%
20 or more years	0.47%	0.89%	0.88%	0.87%	0.80%	0.97%	0.42%	0.55%
Unknown	1.21%	31.62%*	15.95%	6.37%	1.88%	1.23%	12.99%	1.23%
Multi/single status								
2 or more locations	0.63%	3.26%	0.97%	0.98%	1.07%	0.82%	2.06%	0.64%
1 location only	0.34%	0.65%	0.88%	0.93%	1.50%	3.86%	0.38%	0.72%
Percent full-time employees								
Less than 25%	3.57%	5.76%	7.43%	2.67%	7.17%	3.20%	2.79%	4.26%
25-49 %	2.15%	2.49%	2.31%	2.94%	5.12%	2.18%	2.00%	2.54%
50-74 %	0.96%	1.69%	1.15%	2.50%	1.83%	2.22%	1.09%	1.22%
75% or more	0.56%	0.52%	0.87%	1.05%	0.90%	0.87%	0.46%	0.67%
Union presence								
No union employees	0.42%	0.64%	0.83%	0.77%	1.02%	0.73%	0.38%	0.52%
Has union employees	1.19%	5.36%	5.04%	4.44%	2.27%	1.79%	3.54%	1.29%
Unknown	0.63%	6.89%	9.60%	6.93%	2.72%	0.85%	4.31%	0.73%
Percent low wage employees								
50% or more low wage	1.12%	2.06%	2.24%	1.52%	2.42%	1.88%	1.61%	1.07%
Less than 50% low wage	0.26%	0.60%	0.95%	0.82%	0.96%	0.48%	0.48%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.4(2005) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	22,080,167	3,682,450	2,458,143	3,614,927	4,448,899	7,875,747	8,030,813	14,049,354
Industry group **								
Agric., fish., forest.	425,068 *	154,475	33,369	18,946 *	216,845 *	1,433 *	199,782	225,286 *
Mining and manufacturing	430,856	95,138	58,373	88,665	95,077 *	93,602	205,669	225,187
Construction	549,896	239,061	102,398	107,503 *	28,995 *	71,938 *	382,933	166,962 *
Utilities and transp.	820,723	76,603	36,197	63,142 *	119,526 *	525,255	161,922	658,801
Wholesale trade	334,868	110,933	62,502	50,941	43,433	67,060	209,421	125,447
Fin. svcs. and real estate	965,235	221,862	51,661	70,414	134,466	486,833	313,948	651,287
Retail trade	4,230,027	562,120	373,434	275,828	361,335	2,657,310	1,073,126	3,156,901
Professional services	5,365,732	748,672	442,617	706,058	1,423,582	2,044,804	1,523,243	3,842,490
Other services	8,957,762	1,473,586	1,297,592	2,233,431	2,025,642	1,927,512	3,960,769	4,996,993
Ownership								
For profit, incorporated	13,571,229	1,858,910	1,627,095	2,424,221	2,061,642	5,599,361	4,772,760	8,798,469
For profit, unincorporated	4,462,322	1,344,921	527,404	592,349	1,204,618 *	793,030	2,192,613	2,269,708
Nonprofit	4,046,616	478,619	303,644	598,356	1,182,640	1,483,356	1,065,439	2,981,176
Age of firm								
Less than 5 years	1,787,327	693,622	325,457	347,538	338,526 *	82,184 *	1,147,708	639,619 *
5-9 years	2,295,080	667,389	439,921	574,629	473,953 *	139,187	1,475,181	819,899
10-19 years	3,673,557	940,756	657,656	852,875	866,045	356,225 *	1,974,852	1,698,705
20 or more years	11,545,950	1,375,277	1,024,728	1,806,899	2,684,628	4,654,418	3,410,893	8,135,057
Unknown	2,778,253	5,405	10,380 *	32,986 *	85,748	2,643,734	22,180	2,756,073
Multi/single status								
2 or more locations	10,580,367	26,910	133,694	610,458	2,259,270	7,550,035	366,506	10,213,861
1 location only	11,499,800	3,655,540	2,324,449	3,004,469	2,189,630	325,712	7,664,307	3,835,493
Percent full-time employees								
Less than 25%	6,959,785	1,702,144	838,593	1,448,464	1,705,350 *	1,265,234	3,358,101	3,601,684
25-49 %	5,505,009	772,381	631,416	915,618	976,682	2,208,912	1,821,192	3,683,817
50-74 %	5,800,946	911,247	606,274	724,420	1,037,192	2,521,813	1,902,274	3,898,671
75% or more	3,814,427	296,677	381,860	526,426	729,676	1,879,788	949,245	2,865,182
Union presence								
No union employees	17,856,259	3,469,008	2,306,399	3,363,676	3,781,526	4,935,651	7,571,331	10,284,928
Has union employees	2,281,943	115,887	57,191	160,100 *	368,584	1,580,181	211,283	2,070,660
Unknown	1,941,965	97,555	94,553	91,151	298,790 *	1,359,916	248,198	1,693,767
Percent low-wage employees								
50% or more low wage	11,283,267	1,823,973	1,389,338	2,094,799	2,628,215	3,346,941	4,343,924	6,939,343
Less than 50% low wage	10,796,900	1,858,476	1,068,805	1,520,129	1,820,684	4,528,806	3,686,889	7,110,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.4(2005) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	322,740	73,476	73,704	217,445	429,816	364,467	258,850	392,168
Industry group **								
Agric., fish., forest.	172,350 *	18,261	5,831	9,456 *	176,092 *	834 *	24,937	175,193 *
Mining and manufacturing	32,032	11,122	8,254	11,464	28,868 *	13,400	14,312	33,916
Construction	67,956	15,398	16,043	34,119 *	12,745 *	65,059 *	25,217	79,517 *
Utilities and transp.	87,701	15,163	8,688	24,398 *	42,971 *	66,158	24,279	98,727
Wholesale trade	21,958	9,488	14,525	7,713	6,813	18,556	20,026	22,871
Fin. svcs. and real estate	40,579	8,629	9,835	10,854	20,782	28,124	23,209	39,275
Retail trade	143,446	17,547	11,621	38,954	40,720	141,945	24,232	141,737
Professional services	223,751	37,889	18,132	60,281	179,319	158,044	58,350	229,254
Other services	311,708	79,389	52,702	191,268	399,663	211,592	223,510	325,590
Ownership								
For profit, incorporated	234,720	54,457	44,314	169,817	177,847	283,626	148,339	224,847
For profit, unincorporated	530,542	42,110	38,502	68,473	520,412 *	90,387	115,076	530,215
Nonprofit	175,566	26,164	34,720	68,840	132,885	115,957	59,137	190,896
Age of firm								
Less than 5 years	228,582	36,560	45,772	75,041	246,679 *	25,456 *	51,779	230,169 *
5-9 years	269,551	45,810	26,888	77,869	232,456 *	25,146	115,648	238,041
10-19 years	215,486	36,637	36,109	108,321	154,439	111,177 *	78,959	165,623
20 or more years	378,689	47,900	48,930	136,034	214,833	187,282	145,191	310,223
Unknown	162,733	1,524	4,475 *	20,275 *	19,340	177,564	5,356	162,786
Multi/single status								
2 or more locations	199,944	4,788	10,869	78,147	191,303	341,437	36,777	204,427
1 location only	384,768	73,258	77,650	182,092	419,493	77,027	272,035	389,094
Percent full-time employees								
Less than 25%	471,833	83,259	62,661	159,673	520,259 *	249,192	210,257	438,245
25-49 %	234,852	46,048	44,651	48,252	155,502	214,116	77,434	246,965
50-74 %	192,149	30,524	28,755	90,658	102,355	188,424	69,628	198,876
75% or more	93,216	8,816	18,832	26,591	34,315	89,253	22,108	99,712
Union presence								
No union employees	310,489	72,026	75,162	223,264	232,434	222,622	239,517	237,238
Has union employees	163,589	11,080	16,420	64,369 *	51,855	129,731	18,481	161,370
Unknown	269,875	14,013	15,545	21,123	248,901 *	146,749	33,513	275,344
Percent low-wage employees								
50% or more low wage	484,033	43,702	66,017	180,741	476,016	219,975	210,657	483,905
Less than 50% low wage	237,010	62,107	82,132	131,299	107,486	298,353	149,103	268,297

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.4.a(2005) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	22,080,167	16.7%	11.1%	16.4%	20.1%	35.7%	36.4%	63.6%
Industry group **								
Agric., fish., forest.	425,068 *	36.3% *	7.9%	4.5% *	51.0% *	0.3% *	47.0%	53.0% *
Mining and manufacturing	430,856	22.1%	13.5%	20.6%	22.1% *	21.7%	47.7%	52.3%
Construction	549,896	43.5%	18.6%	19.5%	5.3% *	13.1% *	69.6%	30.4% *
Utilities and transp.	820,723	9.3%	4.4%	7.7% *	14.6% *	64.0%	19.7%	80.3%
Wholesale trade	334,868	33.1%	18.7%	15.2%	13.0%	20.0%	62.5%	37.5%
Fin. svcs. and real estate	965,235	23.0%	5.4%	7.3%	13.9%	50.4%	32.5%	67.5%
Retail trade	4,230,027	13.3%	8.8%	6.5%	8.5%	62.8%	25.4%	74.6%
Professional services	5,365,732	14.0%	8.2%	13.2%	26.5%	38.1%	28.4%	71.6%
Other services	8,957,762	16.5%	14.5%	24.9%	22.6%	21.5%	44.2%	55.8%
Ownership								
For profit, incorporated	13,571,229	13.7%	12.0%	17.9%	15.2%	41.3%	35.2%	64.8%
For profit, unincorporated	4,462,322	30.1%	11.8%	13.3%	27.0% *	17.8%	49.1%	50.9%
Nonprofit	4,046,616	11.8%	7.5%	14.8%	29.2%	36.7%	26.3%	73.7%
Age of firm								
Less than 5 years	1,787,327	38.8%	18.2%	19.4%	18.9% *	4.6% *	64.2%	35.8% *
5-9 years	2,295,080	29.1%	19.2%	25.0%	20.7% *	6.1%	64.3%	35.7%
10-19 years	3,673,557	25.6%	17.9%	23.2%	23.6%	9.7% *	53.8%	46.2%
20 or more years	11,545,950	11.9%	8.9%	15.6%	23.3%	40.3%	29.5%	70.5%
Unknown	2,778,253	0.2% *	0.4% *	1.2% *	3.1%	95.2%	0.8%	99.2%
Multi/single status								
2 or more locations	10,580,367	0.3%	1.3%	5.8%	21.4%	71.4%	3.5%	96.5%
1 location only	11,499,800	31.8%	20.2%	26.1%	19.0%	2.8%	66.6%	33.4%
Percent full-time employees								
Less than 25%	6,959,785	24.5%	12.0%	20.8%	24.5% *	18.2%	48.3%	51.7%
25-49 %	5,505,009	14.0%	11.5%	16.6%	17.7%	40.1%	33.1%	66.9%
50-74 %	5,800,946	15.7%	10.5%	12.5%	17.9%	43.5%	32.8%	67.2%
75% or more	3,814,427	7.8%	10.0%	13.8%	19.1%	49.3%	24.9%	75.1%
Union presence								
No union employees	17,856,259	19.4%	12.9%	18.8%	21.2%	27.6%	42.4%	57.6%
Has union employees	2,281,943	5.1%	2.5%	7.0%	16.2%	69.2%	9.3%	90.7%
Unknown	1,941,965	5.0%	4.9%	4.7% *	15.4% *	70.0%	12.8%	87.2%
Percent low-wage employees								
50% or more low wage	11,283,267	16.2%	12.3%	18.6%	23.3%	29.7%	38.5%	61.5%
Less than 50% low wage	10,796,900	17.2%	9.9%	14.1%	16.9%	41.9%	34.1%	65.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.4.a(2005) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2005**

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	322,740	0.36%	0.37%	1.01%	1.65%	1.74%	1.19%	1.19%
Industry group **								
Agric., fish., forest.	172,350 *	11.00% *	2.19%	2.94% *	13.55% *	0.35% *	12.99%	12.99% *
Mining and manufacturing	32,032	2.17%	2.50%	2.81%	4.01% *	2.71%	4.05%	4.05%
Construction	67,956	5.11%	3.45%	5.01%	2.33% *	6.20% *	7.57%	7.57% *
Utilities and transp.	87,701	2.51%	1.09%	3.90% *	3.78% *	3.75%	4.28%	4.28%
Wholesale trade	21,958	3.47%	4.17%	1.95%	1.79%	4.48%	5.04%	5.04%
Fin. svcs. and real estate	40,579	1.64%	0.93%	0.94%	1.81%	1.89%	2.22%	2.22%
Retail trade	143,446	0.47%	0.48%	0.82%	1.01%	1.72%	0.89%	0.89%
Professional services	223,751	0.98%	0.43%	1.24%	2.67%	2.30%	1.60%	1.60%
Other services	311,708	0.87%	0.82%	1.98%	3.59%	2.80%	2.21%	2.21%
Ownership								
For profit, incorporated	234,720	0.53%	0.30%	1.13%	1.22%	2.02%	1.01%	1.01%
For profit, unincorporated	530,542	2.34%	1.28%	1.61%	5.48% *	2.56%	3.69%	3.69%
Nonprofit	175,566	0.97%	0.79%	1.71%	2.33%	2.61%	1.88%	1.88%
Age of firm								
Less than 5 years	228,582	3.80%	2.80%	4.17%	6.87% *	1.71% *	5.44%	5.44% *
5-9 years	269,551	2.62%	1.87%	2.98%	5.54% *	1.40%	5.04%	5.04%
10-19 years	215,486	1.64%	1.36%	2.43%	2.94%	2.50% *	2.35%	2.35%
20 or more years	378,689	0.54%	0.33%	0.99%	1.33%	1.60%	1.02%	1.02%
Unknown	162,733	0.07% *	0.16% *	0.73% *	0.88%	1.29%	0.19%	0.19%
Multi/single status								
2 or more locations	199,944	0.05%	0.10%	0.74%	2.02%	2.13%	0.36%	0.36%
1 location only	384,768	0.88%	0.91%	1.56%	2.89%	0.76%	2.46%	2.46%
Percent full-time employees								
Less than 25%	471,833	1.12%	1.04%	2.39%	4.63% *	4.33%	2.74%	2.74%
25-49 %	234,852	1.18%	0.90%	0.81%	2.51%	2.76%	2.02%	2.02%
50-74 %	192,149	0.76%	0.57%	1.48%	1.67%	2.51%	1.44%	1.44%
75% or more	93,216	0.37%	0.47%	0.88%	0.74%	1.51%	0.95%	0.95%
Union presence								
No union employees	310,489	0.41%	0.47%	1.05%	1.18%	1.34%	0.99%	0.99%
Has union employees	163,589	0.73%	0.72%	2.03%	2.84%	3.23%	0.93%	0.93%
Unknown	269,875	0.72%	0.86%	1.54% *	6.35% *	5.47%	2.52%	2.52%
Percent low-wage employees								
50% or more low wage	484,033	0.80%	0.57%	1.65%	2.93%	1.84%	1.90%	1.90%
Less than 50% low wage	237,010	0.83%	0.65%	1.21%	1.05%	2.20%	1.48%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.

Percents may not add to 100% because of rounding.



**Table I.B.4.b(2005) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	73.2%	25.9%	47.3%	71.3%	83.6%	98.3%	43.4%	90.2%
Industry group **								
Agric., fish., forest.	24.0%*	19.8%	58.6%	94.8%	14.9%*	100.0%	30.6%	18.1%*
Mining and manufacturing	75.2%	36.7%	61.7%	77.9%	95.0%	100.0%	56.1%	92.6%
Construction	53.4%	27.8%	50.9%	85.3%	40.5%*	100.0%	37.6%	89.7%
Utilities and transp.	76.7%	17.3%	62.8%	81.3%	42.5%*	93.5%	45.3%	84.4%
Wholesale trade	76.2%	48.4%	75.1%	86.9%	100.0%	99.9%	62.5%	99.3%
Fin. svcs. and real estate	80.6%	27.3%	75.8%	86.3%	97.5%	99.9%	41.6%	99.4%
Retail trade	83.4%	21.8%	49.0%	84.3%	95.9%	99.4%	39.5%	98.3%
Professional services	83.9%	38.1%	65.9%	80.0%	96.7%	97.0%	55.0%	95.3%
Other services	64.2%	19.5%	36.3%	64.7%	80.8%	99.0%	39.5%	83.7%
Ownership								
For profit, incorporated	75.8%	30.4%	48.7%	67.2%	88.0%	98.1%	47.1%	91.4%
For profit, unincorporated	51.4%	17.8%	25.8%	67.7%	61.0%	98.8%	27.2%	74.8%
Nonprofit	88.2%	31.3%	76.9%	91.6%	98.9%	99.1%	60.1%	98.3%
Age of firm								
Less than 5 years	27.5%	12.7%	25.9%	47.4%	23.2%*	92.5%	20.0%	41.0%
5-9 years	44.6%	21.3%	39.0%	57.1%	51.9%	97.4%	34.0%	63.6%
10-19 years	61.3%	28.1%	39.8%	70.6%	94.8%	84.6%	41.1%	84.7%
20 or more years	84.0%	33.4%	62.7%	80.8%	92.8%	99.7%	56.8%	95.3%
Unknown	97.1%	8.0%*	12.3%*	71.6%	95.2%	98.0%	10.4%*	97.8%
Multi/single status								
2 or more locations	95.9%	32.4%*	52.0%	79.4%	93.9%	98.9%	62.8%	97.1%
1 location only	52.2%	25.9%	47.0%	69.7%	73.0%	85.4%	42.4%	71.8%
Percent full-time employees								
Less than 25%	51.4%	10.9%	22.8%	60.4%	65.5%	95.3%	26.3%	74.8%
25-49 %	78.6%	31.2%	55.7%	74.8%	90.3%	98.0%	51.3%	92.0%
50-74 %	82.2%	38.2%	54.9%	75.7%	97.9%	100.0%	50.7%	97.5%
75% or more	91.5%	60.4%	74.9%	89.2%	96.4%	98.5%	73.9%	97.3%
Union presence								
No union employees	70.6%	26.4%	48.3%	72.2%	87.7%	97.8%	44.2%	90.0%
Has union employees	93.8%	26.2%	68.8%	80.2%	98.3%	100.0%	48.6%	98.4%
Unknown	72.7%	6.5%*	9.9%*	23.0%*	13.0%*	98.3%	13.8%*	81.4%
Percent low wage employees								
50% or more low wage	64.9%	15.2%	34.1%	61.8%	75.7%	98.2%	33.9%	84.3%
Less than 50% low wage	81.8%	36.4%	64.3%	84.4%	94.9%	98.4%	54.5%	96.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.4.b(2005) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	1.55%	0.73%	2.16%	2.65%	5.32%	0.59%	1.13%	2.49%
Industry group **								
Agric., fish., forest.	7.82%*	4.28%	12.38%	20.03%	21.20%*	25.82%	6.04%	23.72%*
Mining and manufacturing	3.14%	3.87%	6.23%	6.39%	3.81%	0.01%	4.10%	4.72%
Construction	6.02%	3.20%	6.08%	7.84%	13.78%*	10.54%	2.90%	8.70%
Utilities and transp.	4.27%	4.70%	12.44%	12.58%	16.56%*	5.23%	7.59%	5.39%
Wholesale trade	3.87%	2.94%	6.67%	7.01%	0.00%	0.07%	4.21%	1.22%
Fin. svcs. and real estate	1.37%	1.42%	6.71%	5.99%	1.16%	0.06%	2.15%	0.25%
Retail trade	0.64%	2.17%	3.25%	3.94%	1.36%	0.25%	1.84%	0.66%
Professional services	1.06%	1.49%	3.80%	3.00%	1.17%	1.57%	1.57%	1.39%
Other services	1.80%	1.28%	2.95%	3.50%	5.33%	0.50%	1.61%	3.61%
Ownership								
For profit, incorporated	1.19%	0.74%	2.05%	3.26%	1.93%	0.85%	1.86%	1.02%
For profit, unincorporated	2.58%	1.56%	2.94%	6.01%	11.53%	1.17%	1.12%	7.31%
Nonprofit	1.04%	2.94%	4.61%	2.31%	0.76%	0.69%	2.19%	0.49%
Age of firm								
Less than 5 years	3.63%	1.44%	4.48%	8.55%	21.49%*	4.71%	2.17%	10.86%
5-9 years	2.05%	2.26%	4.26%	6.31%	11.40%	10.03%	1.69%	7.16%
10-19 years	2.81%	1.41%	4.30%	5.32%	3.27%	5.13%	2.03%	3.70%
20 or more years	0.85%	0.97%	3.46%	2.85%	1.51%	0.28%	1.92%	0.77%
Unknown	1.04%	10.02%*	10.11%*	14.95%	4.65%	1.07%	4.75%*	1.05%
Multi/single status								
2 or more locations	0.35%	10.41%*	7.66%	3.77%	0.99%	0.45%	4.55%	0.34%
1 location only	2.38%	0.76%	2.02%	3.42%	8.08%	5.95%	0.98%	6.29%
Percent full-time employees								
Less than 25%	2.97%	0.82%	4.59%	5.37%	8.63%	2.39%	1.61%	6.28%
25-49 %	1.69%	1.26%	3.52%	4.62%	2.41%	1.20%	2.28%	1.96%
50-74 %	0.72%	1.86%	3.26%	3.77%	1.19%	0.02%	1.80%	0.85%
75% or more	1.04%	2.17%	2.91%	2.30%	1.30%	1.16%	1.27%	1.08%
Union presence								
No union employees	1.23%	0.85%	2.26%	2.76%	3.51%	0.99%	1.15%	1.90%
Has union employees	0.53%	1.65%	7.08%	5.10%	1.21%	0.01%	3.97%	0.65%
Unknown	5.70%	2.64%*	9.41%*	11.41%*	23.11%*	0.97%	5.04%*	6.76%
Percent low wage employees								
50% or more low wage	1.96%	1.17%	2.92%	3.43%	6.73%	0.80%	1.57%	3.52%
Less than 50% low wage	0.98%	1.61%	1.76%	3.43%	1.04%	0.74%	1.54%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.B.4.b.(1)(2005) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	30.8%	35.9%	20.0%	17.8%	25.3%	38.8%	23.5%	32.8%
Industry group **								
Agric., fish., forest.	34.3%	32.5% *	22.9% *	46.0% *	36.3% *	39.2% *	34.0%	34.8% *
Mining and manufacturing	28.0%	30.9%	21.1%	17.7% *	20.4%	44.6%	21.8%	31.5%
Construction	43.3%	51.7%	35.2%	10.3% *	16.4% *	87.9%	38.2%	48.2%
Utilities and transp.	57.4%	15.0% *	10.2% *	14.4% *	12.2% *	69.9%	11.8% *	63.4%
Wholesale trade	30.6%	51.4%	34.5%	38.7%	10.0% *	19.2% *	44.6%	15.9% *
Fin. svcs. and real estate	47.8%	37.8%	26.2%	15.3%	41.1%	56.7%	30.0%	51.4%
Retail trade	22.6%	36.2%	16.0%	19.2%	22.3%	22.7%	20.3%	22.9%
Professional services	39.7%	38.0%	25.3%	25.1%	30.9%	52.4%	31.2%	41.6%
Other services	23.1%	28.6%	14.9%	14.4%	21.0%	32.9%	16.9%	25.5%
Ownership								
For profit, incorporated	29.0%	38.9%	19.8%	14.9%	25.7%	34.6%	21.6%	31.1%
For profit, unincorporated	29.7%	37.6%	28.4%	22.5%	27.1%	33.6%	28.3%	30.2%
Nonprofit	36.7%	21.7%	15.6%	22.7%	23.6%	57.2%	25.8%	39.0%
Age of firm								
Less than 5 years	21.9%	30.2%	15.9%	12.5% *	18.3% *	43.2% *	24.7%	19.5% *
5-9 years	20.1%	37.5%	17.8%	9.0% *	7.4%	54.4%	19.0%	21.1%
10-19 years	29.7%	39.1%	20.7%	16.2%	32.1%	50.3%	23.4%	33.3%
20 or more years	33.8%	34.7%	20.9%	21.1%	25.4%	43.9%	24.6%	36.1%
Unknown	26.7%	.	.	7.4% *	16.4% *	27.3%	22.0% *	26.7%
Multi/single status								
2 or more locations	35.8%	32.2% *	22.2%	22.4%	29.5%	38.5%	21.3%	36.1%
1 location only	22.4%	35.9%	19.8%	16.7%	19.8%	45.1%	23.7%	21.0%
Percent full-time employees								
Less than 25%	31.3%	46.2%	8.3% *	18.2%	30.0%	43.3%	21.6%	34.5%
25-49 %	23.1%	21.4%	13.2%	8.7%	13.1%	33.5%	13.2%	25.8%
50-74 %	32.1%	37.8%	21.8%	20.5%	25.5%	37.8%	27.0%	33.3%
75% or more	38.1%	40.9%	34.0%	26.9%	33.0%	43.3%	34.9%	39.0%
Union presence								
No union employees	26.7%	34.7%	19.4%	17.0%	24.1%	33.5%	22.7%	28.1%
Has union employees	42.8%	71.1%	39.1%	33.6% *	37.7%	44.2%	54.6%	42.2%
Unknown	49.3%	41.5% *	5.3% *	9.3%	11.7% *	51.4%	14.9% *	50.2%
Percent low wage employees								
50% or more low wage	22.4%	30.0%	11.4%	10.9%	23.2%	27.4%	13.6%	24.6%
Less than 50% low wage	37.8%	38.3%	25.9%	24.7%	27.8%	47.1%	30.8%	39.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.B.4.b.(1)(2005) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	1.12%	1.29%	2.11%	2.04%	2.66%	1.54%	1.48%	1.40%
Industry group **								
Agric., fish., forest.	9.75%	12.69% *	10.75% *	14.97% *	12.55% *	14.16% *	8.63%	12.97% *
Mining and manufacturing	2.62%	6.33%	5.13%	6.67% *	4.66%	3.88%	4.31%	3.23%
Construction	6.06%	4.25%	6.42%	7.91% *	8.11% *	20.43%	5.08%	8.91%
Utilities and transp.	6.03%	5.00% *	10.98% *	7.85% *	10.05% *	7.27%	8.64% *	6.77%
Wholesale trade	3.18%	6.29%	9.30%	9.39%	4.56% *	8.17% *	3.74%	5.50% *
Fin. svcs. and real estate	1.33%	5.00%	7.23%	3.89%	6.59%	3.18%	4.58%	1.83%
Retail trade	1.82%	2.95%	2.14%	4.29%	5.60%	2.35%	1.32%	2.12%
Professional services	1.55%	2.12%	3.38%	2.76%	3.41%	2.37%	1.79%	2.13%
Other services	2.04%	4.22%	3.20%	2.47%	3.49%	3.58%	2.51%	2.44%
Ownership								
For profit, incorporated	1.40%	1.44%	2.78%	2.03%	2.62%	2.26%	1.40%	1.93%
For profit, unincorporated	2.88%	3.87%	4.39%	6.75%	5.84%	5.07%	3.36%	4.04%
Nonprofit	1.81%	4.13%	3.07%	4.13%	2.47%	2.89%	4.49%	1.70%
Age of firm								
Less than 5 years	4.59%	5.91%	3.77%	12.99% *	10.15% *	15.05% *	5.27%	8.67% *
5-9 years	3.78%	5.12%	2.11%	4.80% *	1.69%	11.64%	2.79%	5.00%
10-19 years	3.69%	1.54%	3.90%	4.68%	6.99%	6.31%	2.06%	5.50%
20 or more years	1.12%	1.60%	2.99%	1.77%	1.92%	1.91%	1.52%	1.41%
Unknown	2.48%	.	.	17.03% *	8.38% *	2.26%	10.64% *	2.48%
Multi/single status								
2 or more locations	1.30%	10.59% *	4.92%	2.18%	2.85%	1.55%	2.82%	1.36%
1 location only	1.30%	1.31%	2.19%	2.52%	3.88%	7.87%	1.68%	2.85%
Percent full-time employees								
Less than 25%	3.67%	4.49%	4.93% *	4.61%	7.39%	6.21%	4.85%	5.25%
25-49 %	1.72%	3.47%	2.56%	2.30%	2.77%	3.10%	1.35%	2.27%
50-74 %	1.86%	2.68%	3.06%	2.60%	3.38%	2.73%	1.87%	2.03%
75% or more	0.91%	2.47%	3.02%	2.97%	1.70%	1.09%	2.47%	1.07%
Union presence								
No union employees	1.08%	1.43%	2.09%	1.90%	2.99%	1.34%	1.54%	1.53%
Has union employees	2.67%	5.48%	9.99%	13.99% *	5.28%	3.71%	6.09%	2.66%
Unknown	5.17%	13.12% *	11.15% *	2.64%	6.29% *	5.36%	9.45% *	5.38%
Percent low wage employees								
50% or more low wage	1.65%	2.85%	2.88%	1.89%	4.83%	1.99%	1.52%	2.44%
Less than 50% low wage	1.14%	1.35%	1.75%	3.33%	2.11%	1.61%	1.64%	1.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.B.4.b.(1).(a)(2005) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	50.6%	63.8%	48.1%	37.0%	41.2%	54.3%	51.0%	50.5%
Industry group **								
Agric., fish., forest.	44.5% *	82.0%	25.3% *	0.4% *	48.8% *	94.2% *	44.8% *	44.1% *
Mining and manufacturing	62.1%	59.1%	47.0%	53.4%	64.4%	67.2%	53.7%	65.3%
Construction	69.9%	75.1%	53.3%	32.9% *	87.7%	76.8%	67.0%	72.0%
Utilities and transp.	82.1%	85.3%	86.6%	31.3% *	84.6%	83.1%	53.5%	82.8%
Wholesale trade	69.5%	74.5%	74.0%	74.9%	54.5%	50.7%	74.3%	55.3%
Fin. svcs. and real estate	65.1%	82.5%	48.4%	54.2%	58.0%	66.1%	68.3%	64.8%
Retail trade	46.8%	56.0%	47.2%	71.1%	60.0%	42.6%	55.7%	45.7%
Professional services	57.4%	58.7%	45.3%	38.7%	51.4%	63.2%	47.7%	59.1%
Other services	27.5%	59.1%	44.5%	25.4%	18.9% *	26.8%	41.9%	23.9%
Ownership								
For profit, incorporated	48.7%	63.7%	47.1%	43.2%	34.6%	51.2%	54.4%	47.6%
For profit, unincorporated	37.3%	67.4%	50.0%	24.5%	21.8% *	41.2%	52.5%	32.3%
Nonprofit	61.9%	54.4%	50.9%	33.7% *	66.4%	65.3%	39.4%	65.1%
Age of firm								
Less than 5 years	35.5%	60.9%	39.9% *	30.6% *	29.2% *	19.1% *	46.3%	23.6% *
5-9 years	44.5%	71.7%	37.7%	40.9%	49.1%	28.0% *	55.6%	34.9%
10-19 years	41.2%	64.4%	46.6%	47.6%	18.1% *	59.5%	53.5%	36.3%
20 or more years	52.6%	61.2%	51.9%	33.6%	51.2%	55.3%	49.6%	53.1%
Unknown	54.1%	.	.	47.1% *	22.0% *	54.7%	100.0%	54.1%
Multi/single status								
2 or more locations	50.7%	91.9%	71.2%	37.9%	36.6%	54.1%	71.1%	50.5%
1 location only	50.2%	63.6%	46.5%	36.7%	50.2%	58.0%	49.7%	50.8%
Percent full-time employees								
Less than 25%	30.5%	77.8%	76.4%	26.7% *	21.7% *	28.2%	57.7%	25.0%
25-49 %	54.7%	66.2%	44.0%	41.9%	39.4%	58.1%	49.3%	55.5%
50-74 %	56.8%	59.9%	37.3%	35.7%	54.9%	60.9%	46.4%	58.9%
75% or more	57.2%	52.7%	53.6%	48.8%	54.9%	60.0%	51.6%	58.5%
Union presence								
No union employees	42.7%	62.4%	47.1%	33.2%	35.3%	44.3%	49.5%	40.7%
Has union employees	70.0%	85.4%	61.9%	73.6%	75.4%	68.5%	72.3%	69.9%
Unknown	63.1%	51.4%	100.0%	15.0% *	41.6% *	63.4%	42.2% *	63.3%
Percent low wage employees								
50% or more low wage	29.6%	71.1%	28.9% *	21.7% *	22.5%	30.6%	45.2%	27.4%
Less than 50% low wage	60.9%	61.5%	54.0%	43.7%	59.1%	64.5%	52.9%	62.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.B.4.b.(1).(a)(2005) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	2.40%	2.44%	3.23%	4.71%	4.31%	2.21%	2.69%	2.51%
Industry group **								
Agric., fish., forest.	14.92% *	6.26%	13.45% *	10.50% *	15.52% *	29.81% *	15.53% *	14.87% *
Mining and manufacturing	2.19%	10.06%	11.76%	10.18%	7.87%	3.34%	5.92%	3.37%
Construction	7.44%	7.68%	10.43%	15.59% *	19.15%	21.22%	6.29%	17.01%
Utilities and transp.	2.63%	22.19%	22.46%	13.00% *	11.53%	2.65%	15.08%	2.57%
Wholesale trade	4.72%	7.26%	12.86%	14.75%	9.02%	9.08%	5.78%	6.26%
Fin. svcs. and real estate	2.99%	4.51%	12.05%	13.22%	5.98%	2.78%	7.48%	3.06%
Retail trade	3.79%	6.87%	5.90%	7.29%	9.50%	4.43%	4.39%	4.45%
Professional services	2.48%	4.05%	5.29%	6.91%	5.26%	2.22%	3.28%	2.66%
Other services	4.41%	3.92%	6.76%	7.16%	7.22% *	5.81%	3.18%	5.02%
Ownership								
For profit, incorporated	2.17%	2.87%	4.20%	5.04%	3.69%	2.25%	2.31%	2.29%
For profit, unincorporated	6.37%	4.46%	9.65%	4.96%	12.43% *	7.22%	4.23%	7.39%
Nonprofit	2.06%	8.73%	8.52%	10.21% *	2.85%	2.10%	8.23%	1.76%
Age of firm								
Less than 5 years	7.07%	6.90%	12.97% *	10.99% *	15.00% *	10.03% *	7.38%	13.40% *
5-9 years	4.02%	5.34%	6.75%	11.50%	10.86%	12.87% *	5.69%	9.23%
10-19 years	6.14%	4.25%	7.10%	8.82%	8.15% *	8.87%	4.52%	7.49%
20 or more years	1.48%	3.24%	4.38%	4.34%	4.43%	1.54%	3.20%	1.50%
Unknown	4.75%	.	.	16.12% *	9.88% *	4.64%	29.81%	4.74%
Multi/single status								
2 or more locations	2.48%	20.42%	9.76%	7.17%	5.11%	2.28%	6.94%	2.50%
1 location only	2.49%	2.49%	3.32%	5.97%	5.35%	5.83%	2.74%	3.11%
Percent full-time employees								
Less than 25%	5.81%	4.65%	13.73%	8.92% *	12.74% *	5.51%	7.42%	6.25%
25-49 %	2.74%	4.23%	8.75%	11.64%	7.05%	3.61%	4.99%	2.90%
50-74 %	2.00%	5.27%	4.88%	4.15%	6.76%	2.31%	4.30%	2.43%
75% or more	2.13%	4.44%	4.93%	4.09%	3.36%	3.15%	2.37%	2.37%
Union presence								
No union employees	2.33%	2.64%	3.68%	4.06%	4.38%	2.17%	2.44%	2.50%
Has union employees	2.34%	5.29%	12.08%	11.56%	3.67%	2.20%	7.45%	2.30%
Unknown	3.97%	15.29%	29.81%	13.44% *	13.29% *	4.10%	14.91% *	3.97%
Percent low wage employees								
50% or more low wage	3.77%	3.69%	9.03% *	7.06% *	6.31%	3.73%	3.15%	4.02%
Less than 50% low wage	1.91%	2.43%	4.25%	6.33%	3.78%	1.84%	3.00%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.B.4.b.(2)(2005) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	15.6%	22.9%	9.6%	6.6%	10.4%	21.1%	12.0%	16.6%
Industry group **								
Agric., fish., forest.	15.3%*	26.7%*	5.8%*	0.2%*	17.7%*	36.9%*	15.3%*	15.4%*
Mining and manufacturing	17.4%	18.3%	9.9%*	9.4%*	13.1%*	30.0%	11.7%	20.5%
Construction	30.3%	38.8%	18.7%	3.4%*	14.4%*	67.5%*	25.6%	34.7%
Utilities and transp.	47.1%	12.8%*	8.8%*	4.5%*	10.4%*	58.1%	6.3%*	52.5%
Wholesale trade	21.3%	38.3%	25.5%*	29.0%	5.4%*	9.8%*	33.1%	8.8%*
Fin. svcs. and real estate	31.1%	31.2%	12.7%*	8.3%*	23.8%	37.4%	20.5%	33.3%
Retail trade	10.6%	20.3%	7.5%	13.7%	13.4%*	9.7%	11.3%	10.5%
Professional services	22.8%	22.3%	11.4%	9.7%	15.9%	33.1%	14.9%	24.6%
Other services	6.4%	16.9%	6.6%	3.6%	4.0%	8.8%	7.1%	6.1%
Ownership								
For profit, incorporated	14.1%	24.8%	9.3%	6.5%	8.9%	17.7%	11.8%	14.8%
For profit, unincorporated	11.1%	25.3%	14.2%	5.5%*	5.9%*	13.9%	14.8%	9.7%
Nonprofit	22.7%	11.8%	7.9%	7.6%	15.7%	37.4%	10.2%	25.4%
Age of firm								
Less than 5 years	7.8%	18.4%	6.4%*	3.8%*	5.4%*	8.2%*	11.4%	4.6%*
5-9 years	8.9%	26.9%	6.7%	3.7%*	3.6%*	15.2%*	10.5%	7.4%*
10-19 years	12.3%	25.2%	9.6%	7.7%	5.8%	29.9%	12.5%	12.1%
20 or more years	17.8%	21.2%	10.8%	7.1%	13.0%	24.3%	12.2%	19.1%
Unknown	14.5%	.	.	3.5%*	3.6%	14.9%	22.0%*	14.5%
Multi/single status								
2 or more locations	18.1%	29.6%*	15.8%	8.5%	10.8%	20.9%	15.1%	18.2%
1 location only	11.3%	22.8%	9.2%	6.1%	10.0%	26.2%	11.8%	10.7%
Percent full-time employees								
Less than 25%	9.6%	35.9%	6.3%*	4.9%	6.5%	12.2%	12.5%	8.6%
25-49 %	12.6%	14.2%	5.8%	3.7%*	5.2%*	19.5%	6.5%	14.3%
50-74 %	18.2%	22.6%	8.1%	7.3%	14.0%	23.0%	12.5%	19.7%
75% or more	21.8%	21.6%	18.2%	13.1%	18.1%	26.0%	18.0%	22.8%
Union presence								
No union employees	11.4%	21.6%	9.1%	5.6%	8.5%	14.8%	11.2%	11.5%
Has union employees	30.0%	60.7%	24.2%*	24.8%*	28.4%	30.3%	39.5%	29.5%
Unknown	31.1%	21.3%*	5.3%*	1.4%*	4.9%*	32.6%	6.3%*	31.8%
Percent low wage employees								
50% or more low wage	6.6%	21.3%	3.3%	2.4%	5.2%	8.4%	6.1%	6.7%
Less than 50% low wage	23.0%	23.5%	14.0%	10.8%	16.4%	30.4%	16.3%	25.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.B.4.b.(2)(2005) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.57%	1.22%	0.91%	0.88%	1.00%	1.04%	0.58%	0.65%
Industry group **								
Agric., fish., forest.	6.73%*	12.97%*	6.78%*	10.52%*	6.17%*	13.13%*	7.79%*	6.93%*
Mining and manufacturing	1.97%	4.42%	3.12%*	4.17%*	4.18%*	3.62%	2.42%	2.66%
Construction	5.69%	5.80%	5.38%	4.87%*	5.96%*	20.55%*	4.78%	9.40%
Utilities and transp.	5.34%	5.15%*	10.79%*	1.92%*	9.21%*	6.02%	4.28%*	6.14%
Wholesale trade	2.62%	4.74%	8.71%*	8.37%	3.85%*	4.98%*	3.82%	2.98%*
Fin. svcs. and real estate	1.89%	4.16%	5.94%*	2.99%*	4.97%	2.83%	3.97%	1.80%
Retail trade	1.26%	2.82%	0.97%	3.94%	5.20%*	1.43%	1.08%	1.49%
Professional services	0.99%	1.26%	1.67%	1.85%	1.38%	1.81%	1.02%	1.37%
Other services	0.81%	2.80%	1.08%	0.69%	0.72%	1.58%	0.87%	1.00%
Ownership								
For profit, incorporated	0.30%	1.29%	1.28%	1.20%	0.90%	1.08%	0.79%	0.45%
For profit, unincorporated	1.97%	3.21%	3.82%	2.25%*	1.96%*	3.58%	1.47%	2.69%
Nonprofit	1.20%	2.25%	1.76%	1.14%	1.75%	2.48%	1.34%	1.52%
Age of firm								
Less than 5 years	1.48%	2.71%	2.68%*	4.40%*	7.50%*	10.28%*	2.11%	2.61%*
5-9 years	1.85%	4.08%	1.50%	1.10%*	1.27%*	8.38%*	1.79%	2.67%*
10-19 years	1.93%	2.07%	1.91%	1.74%	1.22%	5.34%	1.50%	2.39%
20 or more years	0.55%	1.59%	1.78%	0.99%	1.56%	1.24%	0.65%	0.78%
Unknown	1.03%	.	.	14.07%*	1.03%	0.98%	10.64%*	1.03%
Multi/single status								
2 or more locations	0.78%	10.51%*	4.73%	0.89%	1.56%	1.04%	2.35%	0.79%
1 location only	0.49%	1.27%	0.97%	1.04%	1.63%	6.61%	0.59%	1.01%
Percent full-time employees								
Less than 25%	1.53%	3.50%	4.38%*	1.02%	1.54%	3.41%	1.31%	2.06%
25-49 %	0.90%	2.70%	1.31%	2.12%*	1.92%*	1.72%	0.74%	1.23%
50-74 %	1.09%	2.59%	1.75%	1.55%	2.38%	2.19%	1.45%	1.34%
75% or more	0.83%	2.92%	2.27%	1.12%	1.58%	1.46%	1.20%	0.98%
Union presence								
No union employees	0.55%	1.40%	0.86%	0.78%	0.69%	0.90%	0.59%	0.66%
Has union employees	1.51%	5.61%	9.90%*	11.35%*	4.40%	2.14%	6.25%	1.42%
Unknown	3.56%	9.27%*	11.15%*	2.14%*	3.53%*	3.98%	7.17%*	3.87%
Percent low wage employees								
50% or more low wage	0.50%	2.15%	0.78%	0.47%	0.92%	0.96%	0.69%	0.65%
Less than 50% low wage	0.63%	1.32%	1.27%	1.63%	1.17%	1.34%	0.91%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.



**Table I.C.1(2005) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	3,991	4,356	4,029	3,981	3,943	3,954	4,121	3,951
Industry group **								
Agric., fish., forest.	3,147	4,221	5,232	3,629	1,502*	3,309	3,879	2,229
Mining and manufacturing	3,749	4,020	3,688	3,599	3,736	3,788	3,762	3,747
Construction	3,762	3,979	3,684	3,598	3,814	3,835	3,718	3,809
Utilities and transp.	4,015	4,088	3,620	3,920	4,395	3,982	4,013	4,016
Wholesale trade	3,933	4,625	4,109	3,828	3,882	3,785	4,132	3,826
Fin. svcs. and real estate	4,140	4,865	4,319	4,418	4,197	4,003	4,570	4,067
Retail trade	3,663	4,396	3,939	3,600	3,523	3,591	4,080	3,553
Professional services	4,313	4,390	4,198	4,324	4,253	4,347	4,277	4,324
Other services	3,900	4,211	4,128	4,032	3,879	3,766	4,162	3,807
Ownership								
For profit, incorporated	3,890	4,308	3,957	3,922	3,772	3,856	4,070	3,835
For profit, unincorporated	3,964	4,390	3,965	3,819	3,747	3,974	4,123	3,892
Nonprofit	4,480	4,668	4,798	4,361	4,489	4,469	4,490	4,478
Age of firm								
Less than 5 years	3,978	3,966	4,143	3,709	4,391	3,391	3,989	3,959
5-9 years	3,828	4,058	3,627	3,942	3,478	4,090	3,851	3,799
10-19 years	3,957	4,398	3,857	3,876	3,698	4,219	4,092	3,840
20 or more years	4,034	4,536	4,190	4,025	4,004	3,952	4,211	3,980
Unknown	3,944	4,044*	3,503	4,215	4,039	3,939	3,923	3,944
Multi/single status								
2 or more locations	3,970	5,199	4,323	4,030	4,031	3,941	4,256	3,960
1 location only	4,029	4,344	4,006	3,963	3,808	4,385	4,108	3,912
Percent full-time employees								
Less than 25%	4,562	4,994	3,941	4,104	3,917	5,278	4,652	4,526
25-49 %	4,019	4,636	4,506	3,967	3,995	3,893	4,403	3,921
50-74 %	4,068	4,164	4,101	4,206	4,251	3,936	4,098	4,061
75% or more	3,968	4,354	3,998	3,954	3,893	3,941	4,100	3,927
Union presence								
No union employees	3,962	4,338	4,036	3,957	3,911	3,879	4,127	3,891
Has union employees	4,081	4,818	3,824	4,392	4,151	4,037	4,044	4,083
Unknown	4,047	4,587	4,409	3,546	3,930	4,057	3,950	4,050
Percent low wage employees								
50% or more low wage	3,740	4,584	3,980	3,950	3,669	3,579	4,019	3,669
Less than 50% low wage	4,042	4,325	4,037	3,988	3,999	4,032	4,139	4,011

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.C.1(2005) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	23.68	51.74	57.07	56.19	43.20	44.34	45.36	27.55
Industry group **								
Agric., fish., forest.	467.41	433.41	660.45	488.57	629.33*	397.65	361.13	667.99
Mining and manufacturing	68.72	186.70	145.95	105.93	118.91	89.43	72.62	74.86
Construction	74.20	136.71	110.46	206.11	417.12	300.32	104.67	143.09
Utilities and transp.	79.96	461.25	256.86	119.35	263.47	73.20	211.41	81.02
Wholesale trade	63.32	191.72	163.37	211.46	142.10	96.08	115.03	80.28
Fin. svcs. and real estate	46.86	124.43	177.68	195.93	137.53	45.77	82.91	51.38
Retail trade	53.04	182.89	143.04	122.34	130.55	58.93	129.14	46.88
Professional services	34.59	95.14	113.75	128.54	62.28	61.02	77.66	49.81
Other services	99.56	88.12	122.07	173.47	168.84	163.49	128.76	131.40
Ownership								
For profit, incorporated	21.25	64.89	50.55	84.27	34.22	32.91	52.85	21.62
For profit, unincorporated	85.48	116.67	269.35	235.90	128.82	186.49	130.44	107.54
Nonprofit	54.80	141.42	89.61	99.55	104.69	106.66	65.34	61.13
Age of firm								
Less than 5 years	210.01	161.47	280.00	231.91	642.44	434.58	143.33	347.70
5-9 years	84.10	66.97	85.96	195.38	134.75	254.45	70.03	159.38
10-19 years	88.07	120.84	100.56	96.26	76.08	323.63	74.64	148.48
20 or more years	38.49	70.29	68.88	78.47	71.97	62.89	43.19	51.17
Unknown	25.96	1,278.83*	1,014.32	271.59	87.84	28.05	676.19	26.57
Multi/single status								
2 or more locations	33.78	255.87	189.53	90.93	45.84	44.48	169.48	36.81
1 location only	35.40	53.75	66.40	69.21	85.97	265.89	48.03	47.26
Percent full-time employees								
Less than 25%	575.92	349.42	449.71	248.15	589.70	868.06	233.74	700.23
25-49 %	70.71	204.66	198.90	194.82	195.29	125.66	115.77	79.47
50-74 %	67.58	111.48	106.97	179.15	135.61	96.78	53.35	81.51
75% or more	18.02	57.34	64.98	69.35	44.01	30.65	48.82	22.78
Union presence								
No union employees	31.34	57.50	67.55	60.22	45.13	60.48	51.78	35.29
Has union employees	48.83	418.28	375.91	235.21	79.63	59.60	200.59	50.70
Unknown	55.96	388.86	608.45	250.62	198.13	51.68	331.29	52.92
Percent low wage employees								
50% or more low wage	70.76	122.23	178.84	170.96	184.67	55.90	117.05	85.29
Less than 50% low wage	26.71	56.14	64.70	69.27	69.37	51.03	58.71	31.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.C.1.a(2005) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	3,860	4,237	3,850	3,793	3,645	3,938	3,934	3,832
Industry group **								
Agric., fish., forest.	2,752	5,121	3,642	3,561	1,408*	3,155	3,491	1,933*
Mining and manufacturing	3,451	3,589	3,617	3,415	3,227	3,632	3,630	3,398
Construction	3,512	3,927	3,688	3,488	3,019	2,841	3,684	3,197
Utilities and transp.	3,974	5,034	3,568	3,721	4,725	3,767	4,617	3,857
Wholesale trade	3,619	4,797	3,935	3,141	3,398	3,690	3,836	3,453
Fin. svcs. and real estate	3,975	4,693	4,315	3,830	3,909	3,891	4,358	3,893
Retail trade	3,619	4,248	3,957	3,568	3,397	3,483	4,082	3,413
Professional services	4,202	4,202	3,681	4,332	3,988	4,348	3,896	4,286
Other services	3,797	4,048	4,110	3,852	3,736	3,671	4,088	3,670
Ownership								
For profit, incorporated	3,771	4,215	3,813	3,771	3,458	3,819	3,912	3,711
For profit, unincorporated	3,603	4,339	3,640	3,461	3,044	3,665	3,942	3,381
Nonprofit	4,265	4,078	4,468	4,035	4,258	4,351	4,056	4,301
Age of firm								
Less than 5 years	3,683	4,078	3,980	3,530	3,407	2,915	3,902	3,318
5-9 years	3,611	3,779	3,560	3,521	3,346	4,165	3,618	3,599
10-19 years	3,665	4,292	3,559	3,480	3,549	3,662	3,788	3,563
20 or more years	3,838	4,413	4,032	3,950	3,680	3,742	4,091	3,752
Unknown	4,216	.	.	3,503	4,106	4,231	3,177	4,227
Multi/single status								
2 or more locations	3,857	4,051	4,475	3,596	3,713	3,933	3,841	3,857
1 location only	3,865	4,239	3,817	3,867	3,559	4,067	3,943	3,754
Percent full-time employees								
Less than 25%	3,761	4,458	4,199	3,666	3,609	3,464	4,082	3,579
25-49 %	3,725	4,108	5,147	3,611	3,423	3,349	4,460	3,319
50-74 %	4,132	3,787	4,074	3,892	4,209	4,250	3,969	4,189
75% or more	3,830	4,306	3,739	3,795	3,552	3,924	3,898	3,804
Union presence								
No union employees	3,787	4,235	3,861	3,714	3,560	3,843	3,943	3,705
Has union employees	4,211	4,181	3,658	5,274	4,000	4,210	3,804	4,239
Unknown	3,705	4,515	3,947	3,292	4,045	3,664	3,710	3,704
Percent low wage employees								
50% or more low wage	3,771	4,379	4,518	3,849	3,544	3,588	3,924	3,711
Less than 50% low wage	3,877	4,218	3,737	3,778	3,664	3,999	3,936	3,855

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.C.1.a(2005) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	30.60	102.22	100.15	132.76	80.77	51.16	72.21	37.45
Industry group **								
Agric., fish., forest.	561.03	1,146.84	807.63	914.10	473.24*	881.87	709.42	791.01*
Mining and manufacturing	84.59	332.30	208.66	271.61	165.48	124.45	176.02	93.21
Construction	111.22	212.00	222.28	279.95	172.25	708.23	116.48	212.70
Utilities and transp.	261.08	917.54	407.81	411.83	686.50	114.74	720.28	115.89
Wholesale trade	64.46	311.56	212.15	109.21	223.92	97.56	121.93	91.63
Fin. svcs. and real estate	74.11	457.72	320.71	324.69	180.50	80.17	200.61	56.31
Retail trade	78.75	239.30	247.32	226.31	139.85	66.17	163.96	39.57
Professional services	83.81	178.79	109.24	224.51	69.85	106.31	91.03	106.64
Other services	105.08	140.51	415.17	330.98	207.58	142.82	180.92	77.72
Ownership								
For profit, incorporated	30.25	110.63	115.65	167.65	65.98	72.75	70.24	44.69
For profit, unincorporated	90.65	185.14	186.66	211.73	241.58	195.98	125.75	127.61
Nonprofit	71.70	274.51	244.19	120.48	116.80	148.69	196.96	89.35
Age of firm								
Less than 5 years	150.66	242.77	290.00	641.22	565.51	532.81	218.48	212.06
5-9 years	130.65	77.27	214.53	380.58	107.82	646.96	136.79	145.86
10-19 years	57.08	174.10	150.53	111.22	122.84	137.30	60.35	90.20
20 or more years	51.95	160.53	186.28	150.55	111.68	59.26	93.64	62.93
Unknown	111.35	.	.	575.31	417.32	116.54	836.65	110.41
Multi/single status								
2 or more locations	41.12	541.24	948.23	91.18	95.22	48.47	175.70	41.96
1 location only	53.50	102.86	106.54	176.51	113.20	181.04	72.91	139.08
Percent full-time employees								
Less than 25%	220.92	534.38	825.75	209.23	250.52	540.93	352.69	154.66
25-49 %	136.71	215.35	899.38	411.16	327.74	171.33	282.72	110.41
50-74 %	95.29	112.09	217.30	202.77	194.31	178.43	85.37	137.55
75% or more	35.87	110.91	114.91	146.92	84.12	46.93	80.25	41.76
Union presence								
No union employees	45.76	110.73	95.41	124.32	66.06	56.46	85.53	49.80
Has union employees	99.30	580.42	586.25	544.37	177.86	146.58	188.64	104.22
Unknown	130.12	797.23	1,111.83	792.56	362.28	76.66	523.22	127.53
Percent low wage employees								
50% or more low wage	136.30	233.56	450.73	288.21	169.90	115.17	179.86	165.75
Less than 50% low wage	37.15	121.97	72.11	130.02	90.77	52.18	71.12	41.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.C.1.b(2005) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	4,047	4,381	4,079	4,016	4,092	3,998	4,151	4,022
Industry group **								
Agric., fish., forest.	3,235	3,801	6,495	3,587	1,519*	3,337	4,043	2,344
Mining and manufacturing	3,822	4,224	3,507	3,697	3,895	3,829	3,749	3,832
Construction	3,790	3,842	3,710	3,445	3,995	3,932	3,602	3,934
Utilities and transp.	4,076	3,598	3,652	4,185	4,563	4,028	3,924	4,096
Wholesale trade	4,032	4,412	4,215	4,218	4,026	3,814	4,248	3,933
Fin. svcs. and real estate	4,179	4,888	4,432	4,422	4,246	4,063	4,656	4,110
Retail trade	3,682	4,410	3,964	3,552	3,566	3,652	3,994	3,620
Professional services	4,380	4,381	4,291	4,320	4,437	4,384	4,365	4,385
Other services	4,005	4,510	4,126	3,980	4,071	3,910	4,156	3,963
Ownership								
For profit, incorporated	3,934	4,312	3,991	3,954	3,887	3,901	4,082	3,898
For profit, unincorporated	4,086	4,363	3,991	3,686	4,150	4,103	4,100	4,081
Nonprofit	4,633	5,006	4,993	4,536	4,662	4,579	4,717	4,618
Age of firm								
Less than 5 years	4,126	3,947	4,179	3,800	4,883	3,603	4,030	4,262
5-9 years	3,904	4,040	3,733	3,984	3,720	4,095	3,922	3,885
10-19 years	4,072	4,500	3,951	3,899	3,799	4,562	4,134	4,024
20 or more years	4,114	4,559	4,211	4,055	4,150	4,052	4,218	4,087
Unknown	3,922	.	3,906	4,674	4,023	3,915	4,128	3,921
Multi/single status								
2 or more locations	4,026	5,341	4,380	4,143	4,148	3,983	4,371	4,017
1 location only	4,095	4,368	4,050	3,972	3,993	4,606	4,129	4,047
Percent full-time employees								
Less than 25%	5,030	4,950	3,753	4,576	4,075	5,960	4,807	5,105
25-49 %	4,135	4,902	4,233	4,221	4,089	4,069	4,384	4,093
50-74 %	4,030	4,229	3,989	4,301	4,266	3,883	4,048	4,026
75% or more	4,027	4,368	4,084	3,963	4,070	3,983	4,139	3,999
Union presence								
No union employees	4,024	4,354	4,086	4,013	4,079	3,921	4,151	3,979
Has union employees	4,071	5,093	3,828	4,160	4,261	4,027	4,169	4,066
Unknown	4,164	4,990	4,438	3,592	3,702	4,184	4,061	4,166
Percent low wage employees								
50% or more low wage	3,740	4,591	3,873	3,888	3,688	3,655	4,052	3,683
Less than 50% low wage	4,110	4,356	4,112	4,042	4,175	4,073	4,166	4,095

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.C.1.b(2005) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	33.59	68.68	83.41	71.71	34.46	50.22	47.80	38.64
Industry group **								
Agric., fish., forest.	665.87	574.63	1,227.55	808.14	618.93*	400.59	647.84	496.41
Mining and manufacturing	79.40	236.56	169.86	131.50	155.52	110.12	92.76	88.45
Construction	122.03	205.51	189.59	255.21	462.43	290.55	167.91	229.51
Utilities and transp.	84.85	303.12	327.18	129.70	182.53	95.76	215.32	82.96
Wholesale trade	82.41	219.95	232.45	339.60	87.40	101.82	192.20	95.46
Fin. svcs. and real estate	49.19	186.36	277.45	170.43	192.68	48.02	149.65	58.58
Retail trade	51.55	191.81	240.90	145.66	166.54	56.75	101.52	48.78
Professional services	39.95	113.89	130.44	145.77	64.45	67.19	91.74	51.26
Other services	126.09	157.90	189.36	131.85	185.16	180.95	108.39	158.01
Ownership								
For profit, incorporated	23.82	87.08	63.69	98.21	44.06	34.65	58.97	22.97
For profit, unincorporated	132.87	115.66	404.79	174.32	119.06	197.80	214.94	153.65
Nonprofit	86.31	135.94	148.35	136.76	153.77	112.41	140.96	102.80
Age of firm								
Less than 5 years	351.97	279.06	406.90	370.45	685.12	446.36	229.62	484.76
5-9 years	66.73	118.87	164.02	180.11	158.70	284.81	71.64	122.40
10-19 years	146.31	183.27	158.14	156.49	107.63	450.40	130.10	236.01
20 or more years	47.63	89.51	81.61	86.99	81.08	74.54	47.80	65.85
Unknown	26.03	.	1,164.96	572.27	159.64	25.23	1,071.19	26.07
Multi/single status								
2 or more locations	37.90	400.00	215.42	97.76	42.50	52.02	275.17	41.34
1 location only	51.04	66.97	98.10	79.64	92.96	334.07	47.07	80.39
Percent full-time employees								
Less than 25%	614.82	369.43	690.04	713.41	780.37	886.32	582.56	716.27
25-49 %	71.82	361.98	240.93	310.88	258.06	144.07	225.55	78.31
50-74 %	83.74	202.42	127.76	273.26	146.79	113.36	84.18	106.99
75% or more	24.64	96.48	96.62	75.07	33.02	35.08	60.58	28.12
Union presence								
No union employees	39.26	71.80	90.97	83.00	41.42	68.60	52.80	46.29
Has union employees	54.42	516.63	584.54	120.96	116.57	60.89	295.78	59.98
Unknown	70.56	915.95	685.48	451.15	161.95	66.76	467.65	67.58
Percent low wage employees								
50% or more low wage	82.41	236.14	210.69	160.99	225.39	97.07	158.31	101.60
Less than 50% low wage	37.03	65.40	96.81	97.78	66.15	58.54	60.19	44.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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\* 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.C.1.c(2005) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	3,911	4,497	4,209	4,361	3,765	3,239	4,438	3,567
Industry group **								
Agric., fish., forest.	4,022	4,640	2,642	4,132	4,548 *	1,847 *	4,031	3,909
Mining and manufacturing	3,849	4,402	4,575	3,517	4,078	3,484	4,252	3,729
Construction	4,294	4,620	3,531	4,480	4,502	4,396	4,286	4,314
Utilities and transp.	3,537	3,401	3,207	3,107	2,405 *	3,928	3,419	3,561
Wholesale trade	4,137	5,291	3,635	4,052	4,127	3,436	4,443	3,916
Fin. svcs. and real estate	4,288	5,118	3,921	5,685	4,575	3,478	4,589	4,165
Retail trade	3,594	4,603	3,734	4,008	3,647	2,707	4,467	3,041
Professional services	4,178	4,774	4,675	4,324	3,846	3,728	4,688	3,837
Other services	3,464	3,740	4,186	4,658	3,205	1,715	4,341	2,703
Ownership								
For profit, incorporated	3,847	4,472	4,137	4,165	3,816	3,228	4,373	3,491
For profit, unincorporated	4,030	4,584	4,510	5,172	3,183	2,541	4,625	3,473
Nonprofit	4,184	4,441	4,524	4,809	4,111	3,757	4,697	4,033
Age of firm								
Less than 5 years	3,944	3,812	4,289	4,333	3,731	3,009	4,011	3,744
5-9 years	3,945	4,917	3,322	4,600	2,593	3,683	4,091	3,742
10-19 years	4,268	4,267	4,219	5,055	3,593	2,249 *	4,689	3,353
20 or more years	3,995	4,670	4,456	4,072	3,944	3,357	4,469	3,724
Unknown	3,216	4,044 *	3,067 *	4,857 *	4,120	3,137	4,821	3,164
Multi/single status								
2 or more locations	3,647	5,867	3,567	4,797	4,062	3,244	4,742	3,565
1 location only	4,128	4,465	4,248	4,210	3,481	2,990	4,411	3,570
Percent full-time employees								
Less than 25%	3,415	6,106	3,964	3,295 *	3,566	1,114	5,247	2,574
25-49 %	3,788	5,116	4,015	3,676	4,203	2,730	4,321	3,544
50-74 %	4,179	4,539	4,621	4,392	4,305	3,573	4,525	3,986
75% or more	3,884	4,403	4,165	4,433	3,586	3,257	4,410	3,518
Union presence								
No union employees	4,015	4,480	4,211	4,413	3,644	3,125	4,459	3,574
Has union employees	3,684	5,537	4,168	3,865	4,093	3,342	4,062	3,636
Unknown	3,420	3,465	.	5,161	4,917	3,291	4,136	3,400
Percent low wage employees								
50% or more low wage	3,655	4,848	3,321	4,598	3,878	2,276	4,113	3,386
Less than 50% low wage	3,973	4,426	4,395	4,301	3,731	3,463	4,510	3,613

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.1.c(2005) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	89.62	126.74	141.13	240.49	203.43	139.50	147.36	122.93
Industry group **								
Agric., fish., forest.	512.40	605.44	755.61	1,162.27	1,438.20*	620.78*	530.02	1,060.11
Mining and manufacturing	279.80	582.33	637.51	595.05	278.20	489.59	475.03	322.46
Construction	284.59	527.20	564.21	651.61	998.87	1,142.60	337.55	820.30
Utilities and transp.	252.91	607.39	957.45	781.41	817.00*	300.07	488.62	276.65
Wholesale trade	225.44	739.31	745.65	470.65	635.36	939.71	369.48	336.69
Fin. svcs. and real estate	211.35	454.97	490.79	796.24	169.25	134.93	278.30	243.46
Retail trade	267.53	619.89	463.12	249.50	358.35	296.05	378.99	248.50
Professional services	124.26	128.34	337.83	276.73	242.31	276.59	191.53	133.84
Other services	282.40	237.55	313.83	417.02	410.28	321.66	331.88	277.64
Ownership								
For profit, incorporated	124.04	227.22	193.40	252.74	211.57	167.91	211.74	139.87
For profit, unincorporated	226.28	398.57	380.13	532.62	571.82	690.27	289.13	376.91
Nonprofit	194.56	491.11	376.68	246.96	373.26	548.58	295.07	294.56
Age of firm								
Less than 5 years	451.01	352.60	769.50	1,140.28	950.12	879.83	502.81	816.20
5-9 years	376.41	483.28	355.17	384.81	563.72	956.45	314.59	645.70
10-19 years	344.80	324.76	359.15	558.65	407.26	960.46*	348.64	394.10
20 or more years	87.81	243.26	371.58	225.52	170.10	171.47	154.04	117.27
Unknown	209.06	1,278.83*	964.75*	1,535.89*	681.06	205.60	1,269.35	197.63
Multi/single status								
2 or more locations	117.33	993.50	446.82	333.07	165.58	138.69	334.35	128.68
1 location only	118.93	141.27	157.00	254.54	313.17	675.56	154.74	232.91
Percent full-time employees								
Less than 25%	462.71	639.57	898.95	1,120.32*	941.88	251.91	466.20	397.82
25-49 %	247.55	550.47	514.95	592.66	739.48	649.67	323.80	445.70
50-74 %	208.63	297.76	765.81	186.59	397.05	120.39	304.24	165.58
75% or more	90.09	133.04	199.47	271.05	234.91	152.66	176.08	135.20
Union presence								
No union employees	116.92	138.83	142.91	244.19	193.81	222.86	151.65	158.27
Has union employees	204.36	925.87	684.40	1,014.54	349.05	262.09	600.61	204.55
Unknown	221.08	841.79	.	1,507.82	1,382.81	231.75	852.71	248.32
Percent low wage employees								
50% or more low wage	186.07	265.76	202.10	365.14	304.86	272.03	163.10	307.73
Less than 50% low wage	96.82	126.78	159.29	283.37	241.65	126.05	161.26	128.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.



**Table I.C.2(2005) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	723	577	657	762	739	737	641	748
Industry group **								
Agric., fish., forest.	298*	307*	811	295*	103*	439	333*	255*
Mining and manufacturing	637	527	755	708	652	603	682	629
Construction	725	708	584	797	571	986	668	787
Utilities and transp.	748	566	674	1,209	934	673	997	711
Wholesale trade	636	600	637	687	609	624	554	680
Fin. svcs. and real estate	724	582	571	642	687	768	539	756
Retail trade	852	690	920	810	1,022	818	801	865
Professional services	674	509	477	800	691	686	560	708
Other services	839	576	761	819	914	876	718	883
Ownership								
For profit, incorporated	740	593	690	800	741	750	668	762
For profit, unincorporated	709	616	616	679	803	722	598	759
Nonprofit	654	320	413	639	700	676	507	681
Age of firm								
Less than 5 years	765	671	800	728	588	1,340*	741	805
5-9 years	754	686	503	935	828	795	614	930
10-19 years	709	600	653	715	784	739	642	767
20 or more years	715	504	676	756	733	722	631	740
Unknown	739	.	613*	813	672	741	871*	738
Multi/single status								
2 or more locations	732	492	784	729	713	737	706	733
1 location only	707	578	647	774	779	727	635	815
Percent full-time employees								
Less than 25%	840	756*	590*	795	1,086	738	832	844
25-49 %	834	768	1,035	865	845	799	985	795
50-74 %	767	479	556	894	814	791	600	811
75% or more	709	579	652	743	714	725	627	735
Union presence								
No union employees	727	572	662	734	763	758	639	765
Has union employees	681	575	530*	1,182*	592	666	646	683
Unknown	771	1,045*	868*	594*	719	775	756	772
Percent low wage employees								
50% or more low wage	840	643	760	951	767	865	690	879
Less than 50% low wage	699	568	640	719	734	710	632	720

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.C.2(2005) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	14.11	31.18	29.97	52.85	36.47	15.22	20.42	14.90
Industry group **								
Agric., fish., forest.	100.90 *	121.71 *	218.95	159.60 *	271.82 *	123.17	115.55 *	191.44 *
Mining and manufacturing	18.75	68.28	62.08	74.06	46.82	23.19	43.65	18.70
Construction	52.22	112.81	50.71	123.57	28.59	96.17	67.23	66.57
Utilities and transp.	59.89	122.65	128.04	179.28	86.41	58.35	114.19	55.56
Wholesale trade	36.06	90.38	91.03	103.06	44.85	37.73	58.00	38.92
Fin. svcs. and real estate	15.56	147.76	121.68	140.26	41.60	11.27	78.34	16.63
Retail trade	23.91	76.44	87.07	113.95	136.27	28.05	40.01	28.39
Professional services	30.80	34.05	59.94	138.96	44.88	18.44	31.51	33.35
Other services	35.97	53.27	135.51	72.15	98.29	50.90	50.36	35.92
Ownership								
For profit, incorporated	14.26	44.54	35.24	67.29	33.12	14.22	21.78	13.69
For profit, unincorporated	42.18	30.76	86.07	133.52	94.07	54.04	31.91	56.18
Nonprofit	34.71	47.56	104.93	99.47	65.14	36.89	61.99	37.40
Age of firm								
Less than 5 years	123.24	136.03	131.11	209.08	110.46	502.43 *	83.15	232.93
5-9 years	49.68	105.47	93.74	128.95	93.62	79.51	52.07	95.10
10-19 years	20.92	56.16	51.31	39.45	45.54	70.91	23.04	34.56
20 or more years	13.80	39.24	44.05	62.03	38.86	21.02	27.95	14.64
Unknown	17.12	.	186.19 *	223.08	75.24	16.86	268.23 *	17.10
Multi/single status								
2 or more locations	12.47	99.62	143.90	62.12	35.45	14.71	75.45	12.82
1 location only	30.33	31.40	24.21	71.17	59.59	62.34	21.58	54.23
Percent full-time employees								
Less than 25%	61.85	235.05 *	250.32 *	148.66	184.30	50.39	135.82	85.87
25-49 %	48.31	92.20	217.33	124.06	151.87	50.38	117.78	61.58
50-74 %	32.83	41.49	86.65	56.13	108.28	36.28	47.81	42.34
75% or more	14.63	38.15	32.36	57.93	30.69	14.33	23.62	17.13
Union presence								
No union employees	15.48	28.31	33.76	30.56	40.67	22.29	18.97	19.39
Has union employees	47.24	121.48	207.03 *	363.81 *	81.74	29.11	138.28	44.49
Unknown	40.60	367.58 *	290.19 *	247.59 *	86.40	41.95	174.56	40.42
Percent low wage employees								
50% or more low wage	48.52	138.30	105.43	202.07	85.54	39.89	47.99	62.56
Less than 50% low wage	12.42	40.67	25.44	22.41	31.56	15.88	22.71	15.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.C.2.a(2005) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	707	660	764	855	638	675	709	707
Industry group **								
Agric., fish., forest.	262 *	155 *	429 *	429 *	38 *	786	296 *	225 *
Mining and manufacturing	626	480	816	786	549	573	677	610
Construction	763	772	626	990	555 *	716	819	662
Utilities and transp.	630	383 *	651 *	1,258	806	480	1,086	547
Wholesale trade	607	851 *	712	498	538	634	622	596
Fin. svcs. and real estate	756	1,126	910	579	765	720	909	723
Retail trade	916	728	1,216	1,009	900	817	996	880
Professional services	675	466	473	1,103	596	617	551	709
Other services	740	586	874 *	694	714	788	702	757
Ownership								
For profit, incorporated	771	732	826	995	660	708	803	758
For profit, unincorporated	599	581	632	600 *	612	590	559	626
Nonprofit	567	277	360 *	468	607	611	341	606
Age of firm								
Less than 5 years	748	1,121	556 *	665 *	569 *	458 *	874	537
5-9 years	825	653	742 *	1,095	734	611	708	1,025
10-19 years	728	687	725	800	773	574	704	747
20 or more years	701	522	810	855	597	698	694	703
Unknown	667	.	.	517 *	669	669	265 *	671
Multi/single status								
2 or more locations	664	279 *	1,630 *	725	567	678	877	655
1 location only	765	663	717	904	727	608	693	866
Percent full-time employees								
Less than 25%	598	572 *	165 *	629 *	685	611	607	593
25-49 %	842	935	1,568 *	1,070	596 *	570	1,305	587
50-74 %	670	575	605	735	695	669	678	667
75% or more	709	659	751	863	628	680	684	718
Union presence								
No union employees	717	637	772	743	683	733	708	721
Has union employees	702	722	621 *	2,936	402	613	699	702
Unknown	605	1,955 *	957 *	251 *	721	574	794	591
Percent low wage employees								
50% or more low wage	901	703	936 *	1,292	544	886	732	966
Less than 50% low wage	670	654	735	737	656	638	705	657

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.C.2.a(2005) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	24.04	74.29	57.71	85.11	52.60	14.90	25.90	28.29
Industry group **								
Agric., fish., forest.	278.18 *	88.95 *	150.57 *	287.78 *	254.33 *	224.98	167.61 *	345.97 *
Mining and manufacturing	52.85	119.52	229.33	133.14	79.29	68.98	142.38	53.86
Construction	81.57	154.00	110.51	282.10	171.71 *	181.71	95.72	118.31
Utilities and transp.	118.13	139.77 *	223.43 *	315.58	212.74	116.63	270.75	116.52
Wholesale trade	59.58	280.90 *	166.83	87.70	95.61	37.36	120.88	34.41
Fin. svcs. and real estate	41.24	224.26	267.89	121.01	89.76	26.25	159.54	29.68
Retail trade	39.88	147.21	111.53	96.57	128.17	47.10	84.48	37.40
Professional services	69.74	35.90	49.09	237.62	54.24	36.55	40.24	83.12
Other services	46.19	155.06	462.88 *	82.99	135.23	45.75	89.68	45.07
Ownership								
For profit, incorporated	40.09	118.21	69.86	163.64	50.84	22.95	34.64	47.62
For profit, unincorporated	45.27	94.52	174.41	180.72 *	129.50	47.87	48.91	63.46
Nonprofit	50.18	74.19	146.97 *	131.11	79.00	55.56	56.84	58.75
Age of firm								
Less than 5 years	119.36	273.86	296.08 *	273.00 *	192.95 *	226.97 *	185.29	118.10
5-9 years	79.60	84.92	230.20 *	200.25	123.85	118.51	103.59	200.57
10-19 years	49.27	110.70	119.76	98.59	88.84	52.95	80.92	64.20
20 or more years	32.58	85.17	102.94	105.56	59.22	21.66	41.81	38.76
Unknown	26.85	.	.	161.35 *	115.27	28.31	96.88 *	28.17
Multi/single status								
2 or more locations	18.04	97.00 *	861.48 *	60.99	46.61	15.86	124.02	18.80
1 location only	67.99	74.94	69.12	135.33	72.56	85.83	35.70	164.88
Percent full-time employees								
Less than 25%	85.95	185.91 *	588.34 *	197.21 *	163.21	164.75	116.01	114.49
25-49 %	84.19	209.11	868.54 *	276.32	247.68 *	40.96	243.42	66.50
50-74 %	41.68	82.21	132.25	109.34	141.20	37.79	90.88	71.07
75% or more	30.98	92.11	74.43	95.27	61.15	18.47	32.50	39.22
Union presence								
No union employees	27.39	69.30	54.99	57.38	61.67	23.93	23.83	35.94
Has union employees	154.64	201.53	354.11 *	800.26	51.59	42.46	138.42	160.24
Unknown	46.92	608.00 *	298.23 *	196.32 *	130.43	51.14	234.75	40.48
Percent low wage employees								
50% or more low wage	137.66	136.57	433.58 *	337.03	89.16	66.06	129.75	190.08
Less than 50% low wage	26.31	87.33	64.20	77.61	56.92	17.15	32.83	27.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.2.b(2005) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	730	541	585	684	785	760	597	762
Industry group **								
Agric., fish., forest.	321 *	412 *	1,002	241 *	136 *	423 *	378 *	258 *
Mining and manufacturing	640	592 *	569	693	693	614	640	639
Construction	683	595	553	661	568	988	523	805
Utilities and transp.	799	731	695	1,222	1,002	737	997	772
Wholesale trade	668	514	640	817	688	620	536	728
Fin. svcs. and real estate	700	311	483	470	677	779	391	745
Retail trade	845	663	815	744	1,068	824	739	866
Professional services	680	546	462	614	756	717	558	714
Other services	875	571	596	824	989	926	703	923
Ownership								
For profit, incorporated	731	554	582	690	764	767	592	765
For profit, unincorporated	728	577	676	508	894	757	600	774
Nonprofit	721	332	464	768	787	714	634	737
Age of firm								
Less than 5 years	801	514	921	807	535	1,728 *	721	914 *
5-9 years	679	709	430	548	882	841	558	808
10-19 years	689	537	529	673	800	830	564	786
20 or more years	722	493	606	695	794	733	603	753
Unknown	761	.	214 *	617 *	656	766	334 *	761
Multi/single status								
2 or more locations	748	547 *	508	633	746	759	561	753
1 location only	687	541	593	702	853	782	601	810
Percent full-time employees								
Less than 25%	990	998 *	837	872 *	1,384	794	983 *	992
25-49 %	800	648	751	807	696	851	852	792
50-74 %	802	447	527	837	927	818	580	846
75% or more	711	538	582	658	755	745	581	744
Union presence								
No union employees	727	543	583	687	792	771	591	775
Has union employees	682	500	522	632 *	729	685	694 *	682
Unknown	817	405 *	863 *	721 *	761	823	748	819
Percent low wage employees								
50% or more low wage	814	563	675	678	814	876	665	841
Less than 50% low wage	712	538	571	685	779	734	587	745

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.2.b(2005) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	17.98	35.99	42.12	50.22	41.25	16.92	35.59	17.40
Industry group **								
Agric., fish., forest.	161.45 *	150.07 *	294.60	137.13 *	101.97 *	130.75 *	157.51 *	103.53 *
Mining and manufacturing	26.72	203.23 *	71.63	99.43	67.46	25.09	37.50	30.00
Construction	58.44	95.31	98.33	127.93	58.36	102.55	71.33	72.40
Utilities and transp.	60.59	166.68	165.55	304.27	158.38	64.18	133.19	56.64
Wholesale trade	37.42	130.11	91.50	181.20	40.41	43.77	59.77	52.85
Fin. svcs. and real estate	18.30	84.09	111.26	25.10	37.50	19.59	63.14	17.09
Retail trade	27.09	115.03	94.16	142.96	147.75	32.76	63.61	33.23
Professional services	20.53	52.92	72.27	71.43	51.15	23.30	51.12	21.54
Other services	34.71	101.44	83.95	107.53	112.25	59.77	70.85	36.24
Ownership								
For profit, incorporated	15.66	39.12	52.69	48.22	37.59	12.34	33.30	14.25
For profit, unincorporated	52.36	67.66	83.77	86.65	113.96	67.29	49.17	59.39
Nonprofit	38.66	72.92	132.96	153.43	83.43	45.18	111.44	35.64
Age of firm								
Less than 5 years	154.82	123.74	127.23	229.94	128.72	576.80 *	78.55	384.40 *
5-9 years	45.16	113.13	69.70	95.70	115.81	89.37	52.27	52.34
10-19 years	43.28	92.14	73.99	67.93	79.88	91.65	59.83	46.28
20 or more years	15.23	51.19	47.43	52.45	39.48	21.31	38.49	18.44
Unknown	19.45	.	64.31 *	255.51 *	89.09	19.28	143.31 *	19.39
Multi/single status								
2 or more locations	14.55	192.26 *	106.84	60.09	38.08	16.65	99.97	15.00
1 location only	33.35	35.62	43.90	60.79	66.13	68.68	36.00	47.79
Percent full-time employees								
Less than 25%	86.76	328.03 *	230.50	503.93 *	221.98	69.88	383.02 *	107.25
25-49 %	59.11	171.04	166.54	179.80	158.09	60.20	139.76	54.35
50-74 %	41.77	50.18	97.06	99.29	122.04	45.13	34.65	53.63
75% or more	17.34	40.86	41.53	51.75	33.30	15.98	39.20	17.09
Union presence								
No union employees	20.36	36.77	42.34	47.82	38.70	25.94	33.11	22.36
Has union employees	38.93	145.78	136.37	206.02 *	112.66	29.80	221.54 *	34.71
Unknown	48.21	138.23 *	299.31 *	252.86 *	104.73	49.43	171.82	47.40
Percent low wage employees								
50% or more low wage	40.16	132.60	68.63	115.12	85.28	52.38	58.99	46.75
Less than 50% low wage	16.95	47.27	41.99	52.28	37.59	16.29	42.19	15.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.C.2.c(2005) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	719	547	757	943	726	625	679	745
Industry group **								
Agric., fish., forest.	263*	.	.	.	.	.	214*	872
Mining and manufacturing	646	.	.	.	.	.	941	558
Construction	905	.	.	.	.	.	873*	985
Utilities and transp.	518	.	.	.	.	.	824	455
Wholesale trade	376	.	.	.	.	.	403*	356*
Fin. svcs. and real estate	901	.	.	.	.	.	495	1,067
Retail trade	735	.	.	.	.	.	611*	814
Professional services	622	.	.	.	.	.	590	643
Other services	900	.	.	.	.	.	806	981
Ownership								
For profit, incorporated	729	.	.	.	.	.	713	740
For profit, unincorporated	862	.	.	.	.	.	676*	1,036
Nonprofit	470	.	.	.	.	.	285*	524
Age of firm								
Less than 5 years	596	.	.	.	.	.	498	892*
5-9 years	922	.	.	.	.	.	619*	1,341
10-19 years	786	.	.	.	.	.	843	663
20 or more years	697	.	.	.	.	.	621	740
Unknown	640	.	.	.	.	.	1,868*	601
Multi/single status								
2 or more locations	794	.	.	.	.	.	1,024*	777
1 location only	657	.	.	.	.	.	649	672
Percent full-time employees								
Less than 25%	448	.	.	.	.	.	637	361
25-49 %	1,078	.	.	.	.	.	639	1,278
50-74 %	776	.	.	.	.	.	512	924
75% or more	692	.	.	.	.	.	710	680
Union presence								
No union employees	761	.	.	.	.	.	697	825
Has union employees	589	.	.	.	.	.	331*	621
Unknown	602	.	.	.	.	.	602*	602
Percent low wage employees								
50% or more low wage	883	.	.	.	.	.	685	999
Less than 50% low wage	679	.	.	.	.	.	678	680

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.C.2.c(2005) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	34.49	106.44	123.95	98.40	83.32	62.71	76.44	50.44
Industry group **								
Agric., fish., forest.	242.92 *	.	.	.	.	.	264.90 *	235.93
Mining and manufacturing	95.05	.	.	.	.	.	204.90	98.40
Construction	255.65	.	.	.	.	.	319.18 *	215.35
Utilities and transp.	51.27	.	.	.	.	.	180.25	50.52
Wholesale trade	78.72	.	.	.	.	.	152.73 *	135.88 *
Fin. svcs. and real estate	107.22	.	.	.	.	.	120.46	132.57
Retail trade	95.02	.	.	.	.	.	271.83 *	107.30
Professional services	44.21	.	.	.	.	.	117.59	78.37
Other services	123.27	.	.	.	.	.	137.82	142.80
Ownership								
For profit, incorporated	45.69	.	.	.	.	.	79.17	52.90
For profit, unincorporated	94.99	.	.	.	.	.	233.32 *	191.14
Nonprofit	110.11	.	.	.	.	.	104.11 *	123.35
Age of firm								
Less than 5 years	106.11	.	.	.	.	.	115.28	489.66 *
5-9 years	248.93	.	.	.	.	.	350.81 *	305.49
10-19 years	93.14	.	.	.	.	.	126.47	110.09
20 or more years	32.79	.	.	.	.	.	87.31	61.19
Unknown	83.08	.	.	.	.	.	564.22 *	61.25
Multi/single status								
2 or more locations	70.96	.	.	.	.	.	334.29 *	70.91
1 location only	50.56	.	.	.	.	.	74.63	63.43
Percent full-time employees								
Less than 25%	117.16	.	.	.	.	.	176.35	78.63
25-49 %	204.73	.	.	.	.	.	133.29	279.41
50-74 %	83.06	.	.	.	.	.	83.72	107.18
75% or more	34.46	.	.	.	.	.	90.99	64.07
Union presence								
No union employees	60.82	.	.	.	.	.	79.50	77.14
Has union employees	62.44	.	.	.	.	.	233.17 *	74.14
Unknown	85.52	.	.	.	.	.	200.06 *	89.56
Percent low wage employees								
50% or more low wage	129.48	.	.	.	.	.	157.68	150.75
Less than 50% low wage	24.75	.	.	.	.	.	73.16	56.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.C.3(2005) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	18.1%	13.3%	16.3%	19.1%	18.8%	18.6%	15.5%	18.9%
Industry group **								
Agric., fish., forest.	9.5%	7.3% *	15.5% *	8.1% *	6.9% *	13.3%	8.6%	11.4%
Mining and manufacturing	17.0%	13.1%	20.5%	19.7%	17.5%	15.9%	18.1%	16.8%
Construction	19.3%	17.8%	15.9%	22.2%	15.0%	25.7%	18.0%	20.7%
Utilities and transp.	18.6%	13.9%	18.6%	30.8%	21.2%	16.9%	24.8%	17.7%
Wholesale trade	16.2%	13.0%	15.5%	18.0%	15.7%	16.5%	13.4%	17.8%
Fin. svcs. and real estate	17.5%	12.0%	13.2%	14.5%	16.4%	19.2%	11.8%	18.6%
Retail trade	23.3%	15.7%	23.4%	22.5%	29.0%	22.8%	19.6%	24.4%
Professional services	15.6%	11.6%	11.4%	18.5%	16.2%	15.8%	13.1%	16.4%
Other services	21.5%	13.7%	18.4%	20.3%	23.6%	23.3%	17.2%	23.2%
Ownership								
For profit, incorporated	19.0%	13.8%	17.4%	20.4%	19.7%	19.4%	16.4%	19.9%
For profit, unincorporated	17.9%	14.0%	15.5%	17.8%	21.4%	18.2%	14.5%	19.5%
Nonprofit	14.6%	6.9%	8.6%	14.6%	15.6%	15.1%	11.3%	15.2%
Age of firm								
Less than 5 years	19.2%	16.9%	19.3%	19.6%	13.4%	39.5%	18.6%	20.3%
5-9 years	19.7%	16.9%	13.9%	23.7%	23.8%	19.4%	16.0%	24.5%
10-19 years	17.9%	13.6%	16.9%	18.4%	21.2%	17.5%	15.7%	20.0%
20 or more years	17.7%	11.1%	16.1%	18.8%	18.3%	18.3%	15.0%	18.6%
Unknown	18.7%	.	17.5% *	19.3% *	16.6%	18.8%	22.2%	18.7%
Multi/single status								
2 or more locations	18.4%	9.5%	18.1%	18.1%	17.7%	18.7%	16.6%	18.5%
1 location only	17.6%	13.3%	16.2%	19.5%	20.5%	16.6%	15.4%	20.8%
Percent full-time employees								
Less than 25%	18.4%	15.1%	15.0% *	19.4%	27.7%	14.0%	17.9%	18.6%
25-49 %	20.8%	16.6%	23.0%	21.8%	21.2%	20.5%	22.4%	20.3%
50-74 %	18.8%	11.5%	13.5%	21.3%	19.1%	20.1%	14.6%	20.0%
75% or more	17.9%	13.3%	16.3%	18.8%	18.3%	18.4%	15.3%	18.7%
Union presence								
No union employees	18.3%	13.2%	16.4%	18.5%	19.5%	19.5%	15.5%	19.6%
Has union employees	16.7%	11.9%	13.9% *	26.9%	14.3%	16.5%	16.0%	16.7%
Unknown	19.1%	22.8% *	19.7% *	16.8% *	18.3%	19.1%	19.1%	19.1%
Percent low wage employees								
50% or more low wage	22.5%	14.0%	19.1%	24.1%	20.9%	24.2%	17.2%	23.9%
Less than 50% low wage	17.3%	13.1%	15.8%	18.0%	18.3%	17.6%	15.3%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.C.3(2005) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.37%	0.78%	0.73%	1.31%	0.79%	0.46%	0.58%	0.39%
Industry group **								
Agric., fish., forest.	1.92%	2.96% *	5.24% *	5.18% *	6.89% *	3.60%	2.37%	2.91%
Mining and manufacturing	0.45%	1.79%	1.87%	1.77%	1.12%	0.69%	1.25%	0.45%
Construction	1.45%	2.70%	1.20%	2.64%	1.81%	2.68%	1.54%	1.69%
Utilities and transp.	1.28%	3.09%	3.38%	4.62%	1.80%	1.39%	2.30%	1.17%
Wholesale trade	1.04%	2.22%	2.42%	2.67%	1.24%	1.22%	1.54%	0.99%
Fin. svcs. and real estate	0.27%	3.21%	2.51%	2.38%	0.81%	0.23%	1.69%	0.35%
Retail trade	0.51%	1.71%	2.21%	2.93%	2.94%	0.73%	0.89%	0.62%
Professional services	0.69%	0.79%	1.42%	2.63%	1.17%	0.52%	0.89%	0.73%
Other services	1.11%	1.41%	3.16%	1.97%	2.10%	1.89%	1.28%	1.33%
Ownership								
For profit, incorporated	0.39%	1.16%	0.81%	1.57%	0.76%	0.42%	0.64%	0.36%
For profit, unincorporated	1.12%	0.77%	2.16%	2.33%	2.32%	1.69%	0.88%	1.56%
Nonprofit	0.82%	1.10%	2.01%	2.42%	1.56%	0.89%	1.47%	0.89%
Age of firm								
Less than 5 years	2.79%	3.25%	4.53%	4.12%	3.88%	8.29%	2.02%	5.08%
5-9 years	1.39%	2.50%	2.71%	3.30%	2.30%	2.07%	1.49%	2.24%
10-19 years	0.62%	1.12%	1.13%	1.07%	1.16%	2.23%	0.55%	1.08%
20 or more years	0.28%	0.90%	0.94%	1.46%	0.78%	0.55%	0.74%	0.28%
Unknown	0.48%	.	5.35% *	6.07% *	1.72%	0.48%	6.10%	0.48%
Multi/single status								
2 or more locations	0.30%	2.17%	3.09%	1.29%	0.78%	0.45%	2.01%	0.32%
1 location only	0.77%	0.79%	0.57%	1.78%	1.40%	1.17%	0.58%	1.25%
Percent full-time employees								
Less than 25%	2.10%	4.35%	6.77% *	4.34%	4.57%	3.53%	2.83%	2.79%
25-49 %	1.08%	2.02%	3.96%	2.41%	3.33%	1.09%	2.47%	1.38%
50-74 %	0.79%	0.93%	2.25%	1.47%	2.10%	1.16%	1.13%	1.00%
75% or more	0.38%	0.93%	0.73%	1.39%	0.67%	0.43%	0.65%	0.43%
Union presence								
No union employees	0.34%	0.71%	0.80%	0.91%	0.90%	0.56%	0.54%	0.42%
Has union employees	1.18%	2.46%	5.02% *	6.23%	1.96%	0.92%	3.05%	1.11%
Unknown	1.10%	8.28% *	6.89% *	7.25% *	2.85%	1.11%	5.34%	1.07%
Percent low wage employees								
50% or more low wage	1.03%	2.95%	2.32%	3.93%	2.07%	1.02%	0.78%	1.30%
Less than 50% low wage	0.31%	1.01%	0.65%	0.74%	0.74%	0.44%	0.67%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.C.3.a(2005) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	18.3%	15.6%	19.8%	22.5%	17.5%	17.1%	18.0%	18.4%
Industry group **								
Agric., fish., forest.	9.5% *	3.0% *	11.8% *	12.1% *	2.7% *	24.9%	8.5% *	11.6% *
Mining and manufacturing	18.1%	13.4%	22.6%	23.0%	17.0%	15.8%	18.7%	18.0%
Construction	21.7%	19.7%	17.0%	28.4%	18.4%	25.2%	22.2%	20.7%
Utilities and transp.	15.9%	7.6% *	18.2% *	33.8%	17.0%	12.7%	23.5%	14.2%
Wholesale trade	16.8%	17.7% *	18.1%	15.9%	15.8%	17.2%	16.2%	17.2%
Fin. svcs. and real estate	19.0%	24.0%	21.1%	15.1%	19.6%	18.5%	20.9%	18.6%
Retail trade	25.3%	17.1%	30.7%	28.3%	26.5%	23.4%	24.4%	25.8%
Professional services	16.1%	11.1%	12.9%	25.4%	14.9%	14.2%	14.1%	16.5%
Other services	19.5%	14.5%	21.3%	18.0%	19.1%	21.5%	17.2%	20.6%
Ownership								
For profit, incorporated	20.5%	17.4%	21.7%	26.4%	19.1%	18.5%	20.5%	20.4%
For profit, unincorporated	16.6%	13.4%	17.3%	17.3%	20.1%	16.1%	14.2%	18.5%
Nonprofit	13.3%	6.8% *	8.1% *	11.6%	14.3%	14.0%	8.4%	14.1%
Age of firm								
Less than 5 years	20.3%	27.5%	14.0% *	18.8%	16.7% *	15.7% *	22.4%	16.2%
5-9 years	22.9%	17.3%	20.8% *	31.1%	21.9%	14.7%	19.6%	28.5%
10-19 years	19.9%	16.0%	20.4%	23.0%	21.8%	15.7%	18.6%	21.0%
20 or more years	18.2%	11.8%	20.1%	21.7%	16.2%	18.6%	17.0%	18.7%
Unknown	15.8%	.	.	14.8% *	16.3% *	15.8%	8.4% *	15.9%
Multi/single status								
2 or more locations	17.2%	6.9% *	36.4%	20.2%	15.3%	17.2%	22.8%	17.0%
1 location only	19.8%	15.6%	18.8%	23.4%	20.4%	14.9%	17.6%	23.1%
Percent full-time employees								
Less than 25%	15.9%	12.8% *	3.9% *	17.1% *	19.0%	17.6% *	14.9%	16.6%
25-49 %	22.6%	22.8%	30.5%	29.6%	17.4%	17.0%	29.3%	17.7%
50-74 %	16.2%	15.2%	14.9%	18.9%	16.5%	15.7%	17.1%	15.9%
75% or more	18.5%	15.3%	20.1%	22.7%	17.7%	17.3%	17.5%	18.9%
Union presence								
No union employees	18.9%	15.0%	20.0%	20.0%	19.2%	19.1%	18.0%	19.5%
Has union employees	16.7%	17.3% *	17.0% *	55.7%	10.1%	14.6%	18.4%	16.6%
Unknown	16.3%	43.3% *	24.2% *	7.6% *	17.8% *	15.7%	21.4% *	16.0%
Percent low wage employees								
50% or more low wage	23.9%	16.1%	20.7%	33.6%	15.4%	24.7%	18.6%	26.0%
Less than 50% low wage	17.3%	15.5%	19.7%	19.5%	17.9%	16.0%	17.9%	17.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.C.3.a(2005) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.68%	1.77%	1.41%	1.99%	1.41%	0.52%	0.74%	0.75%
Industry group **								
Agric., fish., forest.	5.76% *	1.31% *	4.58% *	4.66% *	6.77% *	7.08%	3.52% *	7.09% *
Mining and manufacturing	1.52%	3.23%	5.85%	3.87%	2.55%	1.77%	3.73%	1.54%
Construction	2.22%	4.17%	3.27%	5.50%	5.16%	5.99%	2.41%	3.54%
Utilities and transp.	2.91%	6.17% *	6.41% *	7.52%	4.81%	2.69%	5.46%	2.79%
Wholesale trade	1.88%	6.18% *	4.74%	2.70%	3.06%	1.14%	3.44%	1.24%
Fin. svcs. and real estate	0.92%	4.92%	6.02%	2.68%	2.31%	0.68%	3.54%	0.63%
Retail trade	0.71%	3.57%	3.46%	2.56%	2.81%	1.28%	1.81%	0.98%
Professional services	1.45%	1.08%	1.47%	3.94%	1.38%	1.01%	1.14%	1.61%
Other services	1.23%	3.56%	6.09%	2.99%	3.89%	1.15%	2.16%	1.29%
Ownership								
For profit, incorporated	1.09%	2.94%	1.76%	3.27%	1.43%	0.64%	1.06%	1.19%
For profit, unincorporated	1.20%	2.15%	3.92%	4.80%	3.46%	1.64%	1.23%	1.78%
Nonprofit	1.23%	2.45% *	3.69% *	3.41%	2.31%	1.58%	1.33%	1.43%
Age of firm								
Less than 5 years	3.20%	6.71%	7.99% *	4.65%	6.23% *	6.14% *	4.60%	3.33%
5-9 years	2.00%	2.45%	7.26% *	4.47%	3.41%	2.81%	2.75%	4.95%
10-19 years	1.21%	2.71%	3.65%	2.46%	2.38%	1.29%	2.02%	1.59%
20 or more years	0.78%	1.77%	1.88%	2.28%	1.56%	0.66%	1.20%	0.85%
Unknown	0.78%	.	.	5.98% *	5.30% *	0.85%	4.68% *	0.82%
Multi/single status								
2 or more locations	0.46%	2.63% *	6.37%	1.75%	1.41%	0.53%	2.71%	0.51%
1 location only	1.66%	1.78%	1.71%	3.08%	1.88%	2.82%	0.97%	3.19%
Percent full-time employees								
Less than 25%	2.55%	5.29% *	7.68% *	5.30% *	4.34%	5.85% *	3.43%	3.62%
25-49 %	2.53%	5.06%	7.26%	5.34%	4.97%	2.06%	4.65%	2.31%
50-74 %	0.89%	2.37%	2.70%	3.60%	3.49%	0.92%	2.05%	1.68%
75% or more	0.86%	2.06%	1.72%	2.19%	1.64%	0.61%	0.83%	1.02%
Union presence								
No union employees	0.74%	1.59%	1.45%	1.77%	1.67%	0.76%	0.67%	1.03%
Has union employees	3.19%	5.46% *	7.33% *	12.92%	1.38%	1.18%	3.15%	3.27%
Unknown	1.50%	13.78% *	7.73% *	6.49% *	7.43% *	1.21%	6.84% *	0.97%
Percent low wage employees								
50% or more low wage	2.61%	3.26%	5.10%	5.67%	2.20%	1.89%	2.47%	3.31%
Less than 50% low wage	0.74%	2.17%	1.62%	2.14%	1.56%	0.56%	0.89%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

**Table I.C.3.b(2005) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	18.0%	12.3%	14.4%	17.0%	19.2%	19.0%	14.4%	18.9%
Industry group **								
Agric., fish., forest.	9.9%	10.8% *	15.4% *	6.7% *	9.0% *	12.7% *	9.4% *	11.0%
Mining and manufacturing	16.7%	14.0% *	16.2%	18.7%	17.8%	16.0%	17.1%	16.7%
Construction	18.0%	15.5%	14.9%	19.2%	14.2%	25.1%	14.5%	20.5%
Utilities and transp.	19.6%	20.3%	19.0%	29.2%	22.0%	18.3%	25.4%	18.9%
Wholesale trade	16.6%	11.6%	15.2%	19.4%	17.1%	16.3%	12.6%	18.5%
Fin. svcs. and real estate	16.8%	6.4%	10.9%	10.6%	15.9%	19.2%	8.4%	18.1%
Retail trade	22.9%	15.0%	20.6%	20.9%	30.0%	22.6%	18.5%	23.9%
Professional services	15.5%	12.5%	10.8%	14.2%	17.0%	16.4%	12.8%	16.3%
Other services	21.8%	12.7%	14.5%	20.7%	24.3%	23.7%	16.9%	23.3%
Ownership								
For profit, incorporated	18.6%	12.8%	14.6%	17.5%	19.6%	19.7%	14.5%	19.6%
For profit, unincorporated	17.8%	13.2%	16.9%	13.8%	21.5%	18.5%	14.6%	19.0%
Nonprofit	15.6%	6.6%	9.3%	16.9%	16.9%	15.6%	13.4%	16.0%
Age of firm								
Less than 5 years	19.4%	13.0%	22.0%	21.2%	11.0% *	47.9%	17.9%	21.4% *
5-9 years	17.4%	17.5%	11.5%	13.7%	23.7%	20.5%	14.2%	20.8%
10-19 years	16.9%	11.9%	13.4%	17.3%	21.1%	18.2%	13.7%	19.5%
20 or more years	17.6%	10.8%	14.4%	17.1%	19.1%	18.1%	14.3%	18.4%
Unknown	19.4%	.	5.5%	13.2% *	16.3%	19.6%	8.1% *	19.4%
Multi/single status								
2 or more locations	18.6%	10.2% *	11.6%	15.3%	18.0%	19.1%	12.8%	18.7%
1 location only	16.8%	12.4%	14.6%	17.7%	21.4%	17.0%	14.6%	20.0%
Percent full-time employees								
Less than 25%	19.7%	20.2% *	22.3%	19.1% *	34.0%	13.3% *	20.4%	19.4%
25-49 %	19.4%	13.2%	17.7%	19.1%	17.0%	20.9%	19.4%	19.3%
50-74 %	19.9%	10.6%	13.2%	19.5%	21.7%	21.1%	14.3%	21.0%
75% or more	17.7%	12.3%	14.2%	16.6%	18.6%	18.7%	14.0%	18.6%
Union presence								
No union employees	18.1%	12.5%	14.3%	17.1%	19.4%	19.7%	14.2%	19.5%
Has union employees	16.8%	9.8% *	13.6% *	15.2%	17.1%	17.0%	16.6%	16.8%
Unknown	19.6%	8.1% *	19.4% *	20.1% *	20.6%	19.7%	18.4%	19.7%
Percent low wage employees								
50% or more low wage	21.8%	12.3%	17.4%	17.4%	22.1%	24.0%	16.4%	22.8%
Less than 50% low wage	17.3%	12.4%	13.9%	17.0%	18.7%	18.0%	14.1%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.C.3.b(2005) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.46%	0.85%	1.05%	1.33%	0.89%	0.51%	0.90%	0.44%
Industry group **								
Agric., fish., forest.	2.25%	4.22% *	4.71% *	6.80% *	3.01% *	3.87% *	3.16% *	2.85%
Mining and manufacturing	0.62%	4.31% *	1.85%	2.22%	1.66%	0.74%	1.17%	0.68%
Construction	1.54%	2.61%	1.97%	2.90%	2.62%	2.89%	1.56%	2.01%
Utilities and transp.	1.29%	4.21%	5.26%	6.69%	3.27%	1.62%	2.79%	1.23%
Wholesale trade	0.96%	2.72%	2.03%	3.70%	1.10%	1.33%	1.55%	1.24%
Fin. svcs. and real estate	0.35%	1.79%	2.26%	0.90%	0.71%	0.44%	1.34%	0.37%
Retail trade	0.65%	2.09%	2.52%	3.48%	3.42%	0.87%	1.56%	0.85%
Professional services	0.48%	1.13%	1.60%	1.83%	1.27%	0.57%	1.38%	0.55%
Other services	1.39%	2.28%	2.28%	2.63%	2.12%	2.34%	1.77%	1.56%
Ownership								
For profit, incorporated	0.43%	0.95%	1.29%	1.34%	0.94%	0.38%	0.89%	0.37%
For profit, unincorporated	1.45%	1.41%	1.92%	2.14%	2.77%	1.91%	1.02%	1.75%
Nonprofit	0.87%	1.35%	2.09%	3.53%	1.81%	1.01%	2.62%	0.78%
Age of firm								
Less than 5 years	3.09%	2.50%	3.90%	4.95%	4.18% *	10.14%	2.30%	6.56% *
5-9 years	1.37%	2.93%	1.99%	3.38%	2.83%	2.33%	1.43%	1.63%
10-19 years	1.16%	1.78%	1.54%	1.95%	1.95%	2.89%	1.24%	1.52%
20 or more years	0.30%	1.11%	1.26%	1.36%	0.68%	0.58%	0.94%	0.30%
Unknown	0.54%	.	1.64%	6.94% *	2.02%	0.55%	3.13% *	0.54%
Multi/single status								
2 or more locations	0.38%	3.97% *	2.53%	1.57%	0.83%	0.51%	2.60%	0.40%
1 location only	0.81%	0.85%	1.06%	1.68%	1.54%	1.02%	0.88%	1.07%
Percent full-time employees								
Less than 25%	2.61%	6.34% *	5.91%	6.51% *	5.41%	4.09% *	3.75%	3.58%
25-49 %	1.34%	2.98%	3.67%	4.86%	3.51%	1.28%	3.01%	1.18%
50-74 %	1.06%	1.34%	2.83%	2.56%	2.45%	1.51%	0.91%	1.33%
75% or more	0.45%	0.99%	1.00%	1.38%	0.79%	0.44%	0.99%	0.42%
Union presence								
No union employees	0.50%	0.88%	1.09%	1.32%	0.84%	0.67%	0.84%	0.50%
Has union employees	1.09%	3.27% *	4.64% *	4.39%	2.93%	0.89%	4.64%	1.02%
Unknown	1.30%	5.93% *	6.87% *	7.42% *	3.23%	1.30%	5.16%	1.27%
Percent low wage employees								
50% or more low wage	1.02%	2.74%	2.20%	2.95%	2.37%	1.30%	1.01%	1.16%
Less than 50% low wage	0.42%	1.08%	1.00%	1.29%	0.89%	0.46%	1.05%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.C.3.c(2005) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	18.4%	12.2%	18.0%	21.6%	19.3%	19.3%	15.3%	20.9%
Industry group **								
Agric., fish., forest.	6.5%*	.	.	.	.	.	5.3%*	22.3%
Mining and manufacturing	16.8%	.	.	.	.	.	22.1%	15.0%
Construction	21.1%	.	.	.	.	.	20.4%*	22.8%*
Utilities and transp.	14.6%	.	.	.	.	.	24.1%	12.8%
Wholesale trade	9.1%	.	.	.	.	.	9.1%*	9.1%*
Fin. svcs. and real estate	21.0%	.	.	.	.	.	10.8%	25.6%
Retail trade	20.5%	.	.	.	.	.	13.7%*	26.8%
Professional services	14.9%	.	.	.	.	.	12.6%	16.8%
Other services	26.0%	.	.	.	.	.	18.6%	36.3%
Ownership								
For profit, incorporated	18.9%	.	.	.	.	.	16.3%	21.2%
For profit, unincorporated	21.4%	.	.	.	.	.	14.6%*	29.8%
Nonprofit	11.2%	.	.	.	.	.	6.1%*	13.0%
Age of firm								
Less than 5 years	15.1%	.	.	.	.	.	12.4%	23.8%*
5-9 years	23.4%	.	.	.	.	.	15.1%*	35.8%
10-19 years	18.4%	.	.	.	.	.	18.0%	19.8%
20 or more years	17.4%	.	.	.	.	.	13.9%	19.9%
Unknown	19.9%	.	.	.	.	.	38.7%	19.0%
Multi/single status								
2 or more locations	21.8%	.	.	.	.	.	21.6%	21.8%
1 location only	15.9%	.	.	.	.	.	14.7%	18.8%
Percent full-time employees								
Less than 25%	13.1%*	.	.	.	.	.	12.1%*	14.0%*
25-49 %	28.5%	.	.	.	.	.	14.8%	36.1%
50-74 %	18.6%	.	.	.	.	.	11.3%	23.2%
75% or more	17.8%	.	.	.	.	.	16.1%	19.3%
Union presence								
No union employees	19.0%	.	.	.	.	.	15.6%	23.1%
Has union employees	16.0%	.	.	.	.	.	8.2%*	17.1%
Unknown	17.6%	.	.	.	.	.	14.6%*	17.7%
Percent low wage employees								
50% or more low wage	24.2%	.	.	.	.	.	16.7%	29.5%
Less than 50% low wage	17.1%	.	.	.	.	.	15.0%	18.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

**Table I.C.3.c(2005) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.72%	2.05%	2.39%	2.29%	2.27%	1.38%	1.45%	1.16%
Industry group **								
Agric., fish., forest.	6.08%*	.	.	.	.	.	6.46%*	5.88%
Mining and manufacturing	1.75%	.	.	.	.	.	4.56%	2.34%
Construction	4.56%	.	.	.	.	.	6.11%*	7.33%*
Utilities and transp.	1.82%	.	.	.	.	.	4.98%	1.97%
Wholesale trade	2.56%	.	.	.	.	.	6.38%*	4.42%*
Fin. svcs. and real estate	1.78%	.	.	.	.	.	2.50%	2.00%
Retail trade	2.72%	.	.	.	.	.	4.34%*	3.99%
Professional services	1.01%	.	.	.	.	.	2.45%	1.85%
Other services	2.23%	.	.	.	.	.	3.08%	2.75%
Ownership								
For profit, incorporated	1.16%	.	.	.	.	.	1.65%	1.47%
For profit, unincorporated	2.68%	.	.	.	.	.	5.08%*	3.50%
Nonprofit	2.77%	.	.	.	.	.	2.24%*	3.01%
Age of firm								
Less than 5 years	3.58%	.	.	.	.	.	3.55%	10.40%*
5-9 years	4.12%	.	.	.	.	.	6.22%*	6.31%
10-19 years	1.93%	.	.	.	.	.	2.64%	5.26%
20 or more years	0.83%	.	.	.	.	.	1.85%	1.57%
Unknown	1.52%	.	.	.	.	.	11.56%	1.15%
Multi/single status								
2 or more locations	1.40%	.	.	.	.	.	5.54%	1.46%
1 location only	1.05%	.	.	.	.	.	1.41%	2.02%
Percent full-time employees								
Less than 25%	4.56%*	.	.	.	.	.	4.70%*	8.32%*
25-49 %	5.09%	.	.	.	.	.	3.20%	5.84%
50-74 %	2.02%	.	.	.	.	.	2.49%	2.40%
75% or more	0.79%	.	.	.	.	.	1.69%	1.50%
Union presence								
No union employees	1.17%	.	.	.	.	.	1.55%	2.10%
Has union employees	1.72%	.	.	.	.	.	5.41%*	2.03%
Unknown	2.32%	.	.	.	.	.	5.55%*	2.40%
Percent low wage employees								
50% or more low wage	3.44%	.	.	.	.	.	3.60%	3.45%
Less than 50% low wage	0.77%	.	.	.	.	.	1.38%	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.4(2005) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2005**

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	48.6%	58.2%	57.9%	58.2%	51.0%	43.3%	58.6%	46.3%
Industry group **								
Agric., fish., forest.	67.6%	44.7%	60.2%	77.2%	80.2%	46.2%	67.3%	67.9%
Mining and manufacturing	39.7%	58.0%	61.1%	51.6%	41.4%	34.8%	56.4%	37.7%
Construction	45.8%	50.3%	50.1%	47.7%	41.0%	41.0%	49.9%	42.0%
Utilities and transp.	41.1%	53.8%	47.9%	43.6%	49.6%	38.9%	47.7%	40.3%
Wholesale trade	45.6%	54.1%	56.4%	54.1%	43.3%	38.3%	57.2%	41.1%
Fin. svcs. and real estate	45.9%	60.4%	53.9%	56.6%	48.6%	42.7%	56.9%	44.4%
Retail trade	54.9%	61.5%	59.7%	58.2%	56.8%	52.3%	59.8%	53.7%
Professional services	50.9%	59.4%	62.3%	64.0%	55.3%	43.6%	62.1%	48.3%
Other services	57.1%	62.3%	59.5%	65.0%	60.4%	52.5%	62.3%	55.5%
Ownership								
For profit, incorporated	47.2%	56.9%	58.3%	56.9%	47.6%	42.5%	58.2%	44.6%
For profit, unincorporated	53.4%	60.8%	55.3%	60.2%	57.6%	46.9%	58.8%	51.2%
Nonprofit	52.8%	63.3%	58.3%	63.9%	58.3%	45.8%	61.4%	51.5%
Age of firm								
Less than 5 years	55.7%	64.4%	67.9%	54.7%	42.4%	50.1%	63.4%	46.8%
5-9 years	55.3%	52.8%	61.3%	61.5%	50.4%	48.9%	57.9%	52.3%
10-19 years	55.5%	58.1%	56.7%	60.7%	55.9%	45.0%	59.3%	52.5%
20 or more years	48.6%	58.8%	56.7%	57.2%	50.6%	42.2%	57.8%	46.3%
Unknown	44.3%	100.0%*	68.9%	65.5%	48.2%	44.0%	63.4%	44.2%
Multi/single status								
2 or more locations	45.0%	52.8%	59.6%	57.1%	48.7%	43.2%	55.8%	44.7%
1 location only	57.0%	58.3%	57.8%	58.6%	55.0%	46.8%	58.9%	54.4%
Percent full-time employees								
Less than 25%	64.7%	61.5%	56.4%	67.6%	72.7%	60.1%	63.3%	65.3%
25-49 %	55.4%	55.1%	60.2%	64.8%	66.7%	49.6%	60.3%	54.3%
50-74 %	54.5%	59.3%	60.7%	66.9%	62.1%	48.5%	61.2%	53.0%
75% or more	47.4%	58.1%	57.5%	57.0%	48.7%	42.2%	58.1%	44.9%
Union presence								
No union employees	51.7%	59.2%	59.7%	59.9%	51.6%	45.3%	60.1%	48.8%
Has union employees	40.7%	40.1%	38.3%	42.5%	47.5%	39.5%	38.7%	40.9%
Unknown	44.1%	53.2%	56.8%	58.2%	47.7%	43.5%	54.5%	43.8%
Percent low wage employees								
50% or more low wage	58.7%	59.8%	66.6%	72.8%	63.7%	52.6%	67.1%	56.9%
Less than 50% low wage	47.0%	58.0%	56.7%	55.7%	48.9%	41.8%	57.3%	44.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.4(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2005**

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	0.25%	0.50%	0.93%	0.77%	0.67%	0.38%	0.55%	0.30%
<b>Industry group **</b>								
Agric., fish., forest.	5.76%	5.97%	6.37%	11.94%	16.10%	8.04%	5.54%	9.28%
Mining and manufacturing	0.70%	2.46%	2.19%	1.57%	0.69%	0.80%	1.33%	0.71%
Construction	2.02%	1.98%	3.06%	3.34%	3.50%	2.63%	2.08%	2.75%
Utilities and transp.	0.72%	4.19%	2.02%	4.84%	4.12%	0.50%	3.10%	0.57%
Wholesale trade	1.27%	2.69%	3.00%	1.77%	2.37%	1.28%	1.88%	1.26%
Fin. svcs. and real estate	0.44%	3.45%	3.15%	3.01%	2.25%	0.51%	1.90%	0.48%
Retail trade	0.75%	1.22%	2.69%	1.97%	2.01%	0.70%	1.68%	0.67%
Professional services	0.66%	1.27%	1.39%	1.27%	1.76%	0.77%	0.90%	0.80%
Other services	0.68%	1.88%	1.98%	1.86%	1.99%	1.04%	1.07%	0.70%
<b>Ownership</b>								
For profit, incorporated	0.36%	0.93%	1.08%	1.08%	0.94%	0.37%	0.73%	0.35%
For profit, unincorporated	1.34%	1.53%	2.97%	2.17%	3.09%	2.16%	1.38%	1.97%
Nonprofit	0.84%	2.34%	4.06%	2.41%	1.71%	1.04%	2.18%	0.78%
<b>Age of firm</b>								
Less than 5 years	3.25%	2.77%	4.23%	4.10%	5.76%	4.05%	2.69%	4.61%
5-9 years	1.49%	1.97%	1.79%	3.27%	3.39%	4.18%	1.77%	3.18%
10-19 years	0.76%	1.26%	2.06%	2.04%	1.96%	2.63%	1.30%	1.08%
20 or more years	0.34%	0.91%	1.45%	0.84%	0.69%	0.50%	0.89%	0.47%
Unknown	0.47%	31.62%*	20.10%	6.26%	2.42%	0.54%	11.24%	0.47%
<b>Multi/single status</b>								
2 or more locations	0.34%	5.12%	3.47%	1.12%	0.78%	0.38%	1.80%	0.31%
1 location only	0.34%	0.50%	0.88%	0.86%	0.94%	1.97%	0.52%	0.66%
<b>Percent full-time employees</b>								
Less than 25%	1.96%	5.98%	7.90%	2.54%	4.45%	3.35%	3.38%	2.26%
25-49 %	0.51%	2.49%	3.11%	2.39%	2.44%	1.19%	1.90%	0.78%
50-74 %	0.82%	1.23%	2.39%	2.41%	1.40%	0.87%	1.59%	0.72%
75% or more	0.25%	0.64%	0.98%	0.89%	0.72%	0.39%	0.76%	0.30%
<b>Union presence</b>								
No union employees	0.34%	0.55%	0.83%	0.91%	0.57%	0.55%	0.64%	0.37%
Has union employees	0.28%	2.52%	4.50%	2.56%	2.09%	0.47%	2.71%	0.39%
Unknown	0.47%	8.17%	9.74%	6.71%	2.83%	0.48%	5.29%	0.44%
<b>Percent low wage employees</b>								
50% or more low wage	0.61%	1.53%	2.92%	0.98%	2.09%	0.85%	1.22%	0.71%
Less than 50% low wage	0.29%	0.57%	1.11%	0.84%	1.09%	0.42%	0.63%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.C.4.a(2005) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2005**

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	23.1%	67.0%	49.1%	36.7%	22.2%	8.2%	51.7%	14.4%
<b>Industry group **</b>								
Agric., fish., forest.	57.2%	78.0%	41.1% *	48.0%	84.9%	5.4% *	52.1%	63.5%
Mining and manufacturing	20.1%	60.6%	44.6%	32.1%	18.5%	12.6%	46.2%	15.6%
Construction	39.4%	66.3%	49.8%	40.0%	34.9%	5.4% *	53.6%	24.1%
Utilities and transp.	17.0%	48.4%	33.6%	29.0%	22.4% *	12.1%	33.3%	14.6%
Wholesale trade	28.2%	69.1%	46.3%	39.1%	20.2%	7.4%	53.3%	14.6%
Fin. svcs. and real estate	16.4%	72.2%	57.2%	37.1%	17.6%	5.0%	58.7%	9.2%
Retail trade	17.0%	68.1%	39.4%	25.5%	21.3% *	4.1%	44.0%	9.9%
Professional services	27.0%	67.1%	57.8%	42.3%	23.7%	11.2%	56.4%	18.3%
Other services	21.0%	65.5%	46.8%	33.6%	17.4%	5.3%	49.3%	10.8%
<b>Ownership</b>								
For profit, incorporated	21.5%	66.1%	47.9%	33.7%	20.2%	7.8%	49.1%	13.0%
For profit, unincorporated	27.9%	68.1%	46.0%	42.9%	20.3%	7.3%	59.5%	13.6%
Nonprofit	27.0%	71.8%	65.9%	46.7%	28.5%	11.4%	58.8%	21.2%
<b>Age of firm</b>								
Less than 5 years	41.4%	62.6%	39.1%	32.8%	38.2%	3.5% *	50.1%	27.6%
5-9 years	36.9%	62.1%	51.4%	34.1%	12.9% *	10.6% *	54.0%	15.3%
10-19 years	33.2%	67.0%	47.9%	36.1%	16.2%	7.4% *	51.9%	16.9%
20 or more years	25.4%	69.8%	50.6%	37.8%	24.1%	9.0%	51.6%	17.5%
Unknown	7.8%	100.0% *	10.1% *	9.4% *	12.4%	7.6%	12.9% *	7.8%
<b>Multi/single status</b>								
2 or more locations	12.9%	60.2%	49.1%	33.7%	22.1%	8.2%	41.6%	12.0%
1 location only	41.5%	67.1%	49.1%	37.8%	22.5%	9.6% *	52.7%	25.0%
<b>Percent full-time employees</b>								
Less than 25%	28.2%	72.9%	61.8%	40.9%	20.5% *	7.8% *	58.1%	16.2%
25-49 %	20.7%	66.7%	51.3%	38.3%	28.8%	2.5% *	49.2%	13.4%
50-74 %	21.3%	69.1%	49.7%	33.1%	25.2%	5.3%	52.1%	13.2%
75% or more	23.3%	66.5%	48.8%	36.9%	21.5%	9.0%	51.6%	14.6%
<b>Union presence</b>								
No union employees	25.7%	67.3%	48.6%	36.3%	20.3%	6.4%	51.6%	14.6%
Has union employees	20.5%	61.5%	58.2%	43.9%	34.8%	13.6%	55.6%	18.3%
Unknown	8.0%	57.0%	49.9% *	29.2% *	20.0%	6.0%	45.4%	6.7%
<b>Percent low wage employees</b>								
50% or more low wage	19.6%	74.6%	41.6%	33.2%	26.2%	3.5%	47.0%	12.6%
Less than 50% low wage	23.8%	66.0%	50.4%	37.5%	21.4%	9.2%	52.5%	14.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.C.4.a(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2005**

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	0.80%	1.43%	1.60%	1.80%	1.59%	0.62%	1.46%	0.76%
Industry group **								
Agric., fish., forest.	10.99%	8.48%	14.46% *	13.26%	22.69%	3.38% *	10.84%	16.46%
Mining and manufacturing	1.58%	4.05%	4.26%	5.06%	2.75%	1.73%	2.32%	1.65%
Construction	2.99%	4.96%	4.21%	4.58%	7.43%	2.49% *	3.56%	3.66%
Utilities and transp.	1.57%	9.45%	8.98%	6.12%	7.25% *	1.89%	4.89%	1.84%
Wholesale trade	2.46%	3.00%	5.61%	5.74%	4.52%	1.87%	3.87%	2.13%
Fin. svcs. and real estate	1.15%	3.55%	6.98%	6.04%	3.13%	0.76%	3.83%	0.93%
Retail trade	0.73%	2.79%	4.52%	4.58%	6.61% *	0.91%	2.37%	1.36%
Professional services	1.45%	1.44%	3.66%	3.24%	2.96%	1.39%	1.53%	1.67%
Other services	1.42%	3.48%	4.91%	3.72%	2.73%	0.99%	3.24%	0.88%
Ownership								
For profit, incorporated	0.89%	2.10%	2.40%	2.39%	2.20%	0.54%	1.74%	0.88%
For profit, unincorporated	1.89%	1.47%	6.32%	5.09%	5.65%	1.56%	2.50%	1.42%
Nonprofit	1.83%	4.68%	5.95%	5.49%	2.61%	1.99%	3.84%	1.81%
Age of firm								
Less than 5 years	4.01%	3.18%	7.70%	8.84%	10.39%	2.94% *	3.63%	6.30%
5-9 years	3.20%	4.31%	6.29%	5.73%	6.52% *	3.57% *	3.57%	3.78%
10-19 years	1.48%	2.23%	2.76%	4.00%	2.79%	3.17% *	2.04%	1.79%
20 or more years	0.97%	1.77%	1.95%	2.69%	1.86%	0.65%	1.84%	0.92%
Unknown	0.69%	31.62% *	12.17% *	9.43% *	3.26%	0.77%	18.01% *	0.69%
Multi/single status								
2 or more locations	0.73%	4.97%	6.09%	2.50%	2.15%	0.60%	2.21%	0.78%
1 location only	1.20%	1.45%	1.58%	2.23%	2.73%	4.82% *	1.49%	2.17%
Percent full-time employees								
Less than 25%	3.85%	6.08%	12.36%	5.28%	7.69% *	5.80% *	5.61%	4.42%
25-49 %	1.68%	3.79%	6.07%	6.43%	3.99%	2.31% *	4.26%	1.62%
50-74 %	1.82%	3.03%	4.83%	4.41%	4.61%	1.59%	3.33%	2.11%
75% or more	0.82%	1.54%	1.63%	2.14%	1.70%	0.70%	1.70%	0.87%
Union presence								
No union employees	0.98%	1.38%	1.55%	1.89%	1.88%	0.81%	1.36%	1.03%
Has union employees	1.24%	5.78%	7.98%	6.95%	3.80%	1.07%	4.79%	1.01%
Unknown	0.83%	10.62%	15.11% *	12.53% *	5.78%	0.86%	12.27%	1.01%
Percent low wage employees								
50% or more low wage	1.81%	3.52%	4.26%	5.62%	3.96%	0.68%	2.92%	1.74%
Less than 50% low wage	0.68%	1.74%	1.41%	1.53%	1.52%	0.65%	1.41%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

\*\* 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.1(2005) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	10,728	10,673	10,634	10,603	10,772	10,749	10,632	10,746
Industry group **								
Agric., fish., forest.	9,642	8,959	11,079	8,995	12,659	7,872	9,362	9,953
Mining and manufacturing	10,157	9,926	9,824	10,226	10,065	10,202	10,176	10,156
Construction	10,677	10,420	10,055	10,454	11,884	10,096	10,135	11,072
Utilities and transp.	10,971	11,043	11,544	11,819	12,096	10,702	12,201	10,829
Wholesale trade	10,763	11,038	10,393	10,442	10,904	10,839	10,572	10,819
Fin. svcs. and real estate	11,076	11,566	11,873	11,277	11,069	10,997	11,665	11,009
Retail trade	9,958	10,386	10,426	9,612	10,091	9,898	10,209	9,904
Professional services	11,435	11,133	11,106	11,336	11,278	11,555	11,228	11,469
Other services	10,287	9,887	10,517	10,284	10,050	10,382	10,009	10,364
Ownership								
For profit, incorporated	10,592	10,847	10,561	10,543	10,643	10,567	10,689	10,574
For profit, unincorporated	10,367	10,092	10,158	10,284	10,335	10,498	10,138	10,445
Nonprofit	11,785	10,712	12,123	11,266	11,576	11,982	11,004	11,880
Age of firm								
Less than 5 years	10,945	9,652	10,852	9,742	12,539	9,966	9,821	11,762
5-9 years	10,609	11,093	9,611	10,621	10,164	11,582	10,554	10,665
10-19 years	10,750	10,467	10,990	10,911	10,972	10,325	10,890	10,654
20 or more years	10,674	10,823	10,633	10,560	10,675	10,695	10,626	10,683
Unknown	10,822	.	11,208	11,115	10,719	10,825	11,724	10,820
Multi/single status								
2 or more locations	10,763	13,044	12,114	10,837	10,861	10,725	11,565	10,747
1 location only	10,627	10,633	10,528	10,519	10,592	11,701	10,534	10,740
Percent full-time employees								
Less than 25%	10,388	9,647	10,772	9,439	9,690	11,237	9,414	10,795
25-49 %	10,573	9,875	11,581	10,162	9,217	10,941	10,539	10,581
50-74 %	10,743	10,761	10,907	9,897	10,631	10,847	10,376	10,812
75% or more	10,735	10,728	10,564	10,687	10,829	10,728	10,686	10,744
Union presence								
No union employees	10,760	10,662	10,700	10,587	10,803	10,813	10,656	10,789
Has union employees	10,539	11,001	10,202	10,675	10,565	10,529	10,408	10,548
Unknown	10,967	9,489	10,754	10,895	11,075	10,972	10,830	10,970
Percent low wage employees								
50% or more low wage	9,954	10,169	10,383	10,173	9,600	9,968	10,113	9,926
Less than 50% low wage	10,820	10,739	10,661	10,648	10,894	10,848	10,692	10,844

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.1(2005) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	41.42	225.58	170.10	169.07	132.49	73.67	105.53	54.30
Industry group **								
Agric., fish., forest.	397.54	1,316.30	961.14	1,432.76	2,744.81	915.91	514.66	1,160.25
Mining and manufacturing	74.54	606.59	412.33	341.86	220.61	94.60	234.85	75.27
Construction	263.01	403.47	443.97	505.41	572.17	485.74	189.49	367.40
Utilities and transp.	198.31	526.79	786.99	629.22	345.14	223.96	527.58	205.68
Wholesale trade	161.93	551.15	439.49	739.25	340.72	179.32	423.80	230.50
Fin. svcs. and real estate	78.36	545.15	848.58	343.66	229.29	106.78	354.87	92.89
Retail trade	148.67	455.71	341.63	277.53	360.45	240.18	286.35	165.16
Professional services	98.66	269.91	184.57	317.87	154.75	159.29	167.44	109.19
Other services	144.30	223.32	256.86	412.71	169.44	264.59	229.38	214.00
Ownership								
For profit, incorporated	56.52	251.38	269.51	166.93	183.60	64.16	149.26	63.62
For profit, unincorporated	201.76	323.90	520.58	383.00	330.30	273.34	315.22	222.30
Nonprofit	101.90	487.36	466.94	387.35	223.27	197.12	387.14	133.71
Age of firm								
Less than 5 years	422.02	217.02	420.59	587.77	1,275.07	463.73	234.42	698.30
5-9 years	167.13	400.14	458.38	358.18	476.24	427.73	205.52	199.59
10-19 years	123.68	264.72	365.77	286.25	187.28	473.29	213.37	159.53
20 or more years	48.03	253.71	232.07	181.25	128.22	53.78	117.88	59.28
Unknown	127.35	.	2,902.82	898.53	250.23	127.77	2,265.87	127.39
Multi/single status								
2 or more locations	57.45	1,409.82	691.56	200.36	177.18	72.61	322.66	59.53
1 location only	107.77	232.45	172.51	207.68	154.42	475.43	121.71	162.84
Percent full-time employees								
Less than 25%	649.49	619.48	1,371.01	807.64	751.70	954.90	601.65	756.64
25-49 %	400.63	632.11	569.33	647.57	837.03	428.03	359.32	435.02
50-74 %	214.52	401.85	324.25	373.30	233.85	263.47	254.51	240.37
75% or more	32.58	218.33	194.03	208.67	149.06	52.21	102.52	46.48
Union presence								
No union employees	61.61	241.28	176.00	176.95	155.14	117.66	110.68	84.10
Has union employees	83.20	488.46	554.61	414.44	248.11	121.74	342.82	93.46
Unknown	152.47	1,538.26	2,030.62	1,065.40	349.76	155.46	1,021.42	154.81
Percent low wage employees								
50% or more low wage	108.82	415.38	580.51	294.01	278.05	140.13	327.17	122.55
Less than 50% low wage	40.03	209.90	207.44	193.56	146.51	76.71	114.34	52.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.1.a(2005) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	10,475	9,973	10,208	10,134	10,275	10,707	9,991	10,591
Industry group **								
Agric., fish., forest.	9,415	8,772	10,263	9,541	11,208*	7,636	9,506	8,993
Mining and manufacturing	9,733	9,197	9,577	10,345	8,836	10,173	9,944	9,709
Construction	9,867	10,175	9,833	10,171	9,675	8,449	9,541	10,389
Utilities and transp.	10,798	11,562	10,605	9,312	12,204	10,812	10,842	10,793
Wholesale trade	10,436	10,996	10,396	9,700	10,933	10,439	10,183	10,557
Fin. svcs. and real estate	10,487	10,679	10,657	10,050	10,449	10,507	10,378	10,500
Retail trade	9,678	9,832	9,524	10,008	9,738	9,504	9,854	9,597
Professional services	11,224	10,763	10,317	11,164	11,161	11,319	10,829	11,273
Other services	9,987	8,489	10,941	9,287	10,658	10,206	9,369	10,287
Ownership								
For profit, incorporated	10,263	10,247	9,997	10,263	9,890	10,423	10,111	10,301
For profit, unincorporated	10,160	9,463	10,631	9,704	9,385	10,696	9,766	10,341
Nonprofit	11,371	9,080	11,389	9,741	11,594	11,623	9,567	11,612
Age of firm								
Less than 5 years	9,212	9,877	10,513	7,542	10,222	8,444	8,851	9,741
5-9 years	10,092	9,970	9,707	10,707	9,487	11,745	10,041	10,175
10-19 years	10,085	9,609	9,762	10,001	10,467	10,340	9,741	10,331
20 or more years	10,374	10,223	10,517	10,395	10,261	10,419	10,271	10,396
Unknown	11,109	.	.	8,701	11,187	11,117	7,998	11,116
Multi/single status								
2 or more locations	10,580	11,417	10,558	9,651	10,290	10,691	10,008	10,596
1 location only	10,250	9,948	10,191	10,304	10,257	11,237	9,990	10,567
Percent full-time employees								
Less than 25%	9,628	7,356	10,186	9,488	10,635	11,373	8,351	10,818
25-49 %	10,086	8,527	11,733	9,144	11,229	10,099	10,109	10,073
50-74 %	10,853	11,004	11,003	9,472	10,787	11,055	10,487	10,928
75% or more	10,451	10,067	10,014	10,233	10,193	10,678	9,973	10,561
Union presence								
No union employees	10,399	9,913	10,252	10,203	10,201	10,731	9,997	10,548
Has union employees	10,683	11,370	9,487	9,940	10,345	10,821	10,017	10,726
Unknown	10,367	9,520	11,689	6,224	11,932	10,301	9,551	10,397
Percent low wage employees								
50% or more low wage	9,673	8,684	11,087	9,079	9,027	9,954	9,468	9,723
Less than 50% low wage	10,560	10,111	10,121	10,242	10,398	10,790	10,048	10,682

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.1.a(2005) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	59.60	325.77	226.69	262.32	176.39	64.24	110.25	69.76
Industry group **								
Agric., fish., forest.	1,238.81	2,109.17	2,682.65	2,514.87	3,544.28*	2,131.69	1,654.57	1,984.81
Mining and manufacturing	154.17	975.42	509.24	617.75	332.41	285.90	494.04	148.44
Construction	329.18	524.97	700.80	1,061.74	623.57	2,163.08	272.27	698.41
Utilities and transp.	413.65	1,580.55	2,089.65	1,477.71	1,500.59	423.33	807.61	374.04
Wholesale trade	295.68	1,080.53	614.63	486.47	741.20	309.66	356.51	419.26
Fin. svcs. and real estate	210.08	636.58	1,293.60	825.53	419.66	261.33	493.53	210.13
Retail trade	198.25	740.85	418.57	443.68	559.07	103.39	356.26	170.19
Professional services	200.83	541.44	390.86	677.11	248.44	247.97	510.12	205.54
Other services	225.83	484.39	448.33	505.59	460.12	356.30	501.68	169.54
Ownership								
For profit, incorporated	61.05	297.82	284.64	295.76	222.47	59.85	128.04	65.20
For profit, unincorporated	178.97	444.57	517.27	386.45	356.71	452.29	298.52	381.82
Nonprofit	167.08	652.89	560.79	596.27	247.60	260.84	574.85	171.46
Age of firm								
Less than 5 years	517.39	585.10	1,304.86	1,293.95	1,766.02	1,385.17	732.59	580.19
5-9 years	245.67	617.74	678.53	550.31	399.18	2,016.91	317.20	531.26
10-19 years	235.57	497.15	490.44	324.04	432.58	473.76	318.79	286.52
20 or more years	41.12	328.15	226.13	329.93	139.12	93.58	141.81	59.52
Unknown	174.08	.	.	1,675.87	1,348.90	180.97	2,293.73	175.69
Multi/single status								
2 or more locations	47.91	2,514.34	673.79	188.16	120.90	62.04	233.01	47.61
1 location only	126.69	343.92	238.11	331.49	426.02	483.25	122.48	302.32
Percent full-time employees								
Less than 25%	687.48	1,567.11	2,197.51	1,168.52	1,364.63	1,776.32	1,260.16	626.26
25-49 %	442.03	592.98	1,583.80	703.72	1,454.38	565.98	396.64	514.91
50-74 %	221.12	463.52	582.49	688.95	554.53	190.04	356.39	223.86
75% or more	70.41	329.57	306.68	323.60	192.54	61.51	160.20	76.17
Union presence								
No union employees	65.22	348.99	209.63	321.23	198.72	123.77	136.69	98.51
Has union employees	134.45	1,426.11	1,131.88	851.24	293.06	167.50	702.91	147.25
Unknown	250.41	2,338.18	3,295.84	1,636.02	1,587.38	226.73	1,704.66	261.59
Percent low wage employees								
50% or more low wage	273.66	773.26	808.25	440.85	358.99	320.75	606.26	267.04
Less than 50% low wage	81.24	326.14	229.96	323.65	190.85	85.01	133.52	91.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.1.b(2005) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	10,848	10,983	10,846	10,748	10,969	10,815	10,910	10,839
Industry group **								
Agric., fish., forest.	9,799	9,684	10,379	9,138	12,691	7,893	9,448	10,027
Mining and manufacturing	10,226	10,637	9,520	10,157	10,330	10,211	10,304	10,221
Construction	11,069	10,445	10,460	10,759	12,354	10,315	10,573	11,336
Utilities and transp.	10,859	10,688	11,793	12,834	11,980	10,450	12,641	10,644
Wholesale trade	10,850	11,082	10,422	10,468	10,889	10,978	10,565	10,915
Fin. svcs. and real estate	11,293	11,869	12,814	11,325	11,248	11,215	12,224	11,196
Retail trade	9,992	10,935	10,713	9,135	9,919	10,041	10,155	9,968
Professional services	11,638	11,432	11,309	11,381	11,511	11,765	11,366	11,683
Other services	10,589	10,122	10,468	11,125	10,215	10,676	10,302	10,644
Ownership								
For profit, incorporated	10,706	11,176	10,826	10,601	10,864	10,635	10,965	10,668
For profit, unincorporated	10,545	10,241	9,932	10,378	10,788	10,630	10,193	10,642
Nonprofit	12,100	11,127	12,787	12,098	11,616	12,310	11,776	12,133
Age of firm								
Less than 5 years	11,819	9,515	10,683	12,350	13,415	10,180	10,349	12,512
5-9 years	11,056	11,694	9,963	10,618	10,834	11,662	11,090	11,028
10-19 years	11,014	11,082	11,408	11,078	11,194	10,401	11,382	10,783
20 or more years	10,783	10,891	10,690	10,618	10,800	10,815	10,724	10,793
Unknown	10,827	.	11,179	11,793	10,645	10,831	11,890	10,825
Multi/single status								
2 or more locations	10,851	13,546	12,639	11,282	10,983	10,788	12,398	10,824
1 location only	10,841	10,946	10,690	10,555	10,933	12,008	10,750	10,946
Percent full-time employees								
Less than 25%	10,855	9,896	10,717	8,906	10,261	11,851	9,099	11,405
25-49 %	10,764	10,800	11,256	10,755	8,744	11,236	10,855	10,750
50-74 %	10,791	10,485	11,073	10,217	10,876	10,830	10,196	10,889
75% or more	10,856	11,090	10,811	10,811	11,037	10,791	11,016	10,832
Union presence								
No union employees	10,913	10,984	10,909	10,747	11,042	10,878	10,945	10,906
Has union employees	10,513	11,139	10,545	10,819	10,573	10,470	10,738	10,498
Unknown	11,169	9,270	10,236	10,213	10,798	11,209	10,258	11,186
Percent low wage employees								
50% or more low wage	10,121	10,460	10,046	10,345	10,046	10,098	10,243	10,104
Less than 50% low wage	10,936	11,053	10,929	10,785	11,064	10,909	10,983	10,929

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.1.b(2005) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	56.65	263.62	222.25	191.13	179.06	95.87	114.30	71.19
Industry group **								
Agric., fish., forest.	471.23	1,327.85	2,051.77	2,187.29	3,056.05	928.11	455.09	1,182.09
Mining and manufacturing	88.80	559.41	654.57	484.15	250.34	110.41	183.33	89.51
Construction	360.13	507.92	579.36	689.80	708.16	467.58	311.51	478.76
Utilities and transp.	303.12	627.38	1,035.68	893.79	356.21	399.82	632.27	346.67
Wholesale trade	222.91	565.35	510.69	870.27	292.03	269.68	487.98	276.03
Fin. svcs. and real estate	121.82	722.08	1,068.22	468.57	346.19	134.81	543.68	145.37
Retail trade	159.68	710.27	481.47	494.00	462.20	259.47	491.93	172.47
Professional services	108.31	309.01	269.14	422.77	222.23	185.56	125.90	138.04
Other services	232.73	330.12	413.21	413.71	259.91	334.19	274.64	301.26
Ownership								
For profit, incorporated	72.64	311.63	367.76	238.43	241.92	83.88	195.83	80.14
For profit, unincorporated	269.65	352.16	653.52	350.79	346.37	347.41	345.47	283.13
Nonprofit	224.99	555.71	546.42	401.70	337.36	283.99	420.29	242.94
Age of firm								
Less than 5 years	564.00	266.45	509.04	1,065.38	1,165.88	442.44	335.55	713.83
5-9 years	375.82	565.11	618.45	405.91	710.68	387.84	461.32	266.33
10-19 years	144.14	367.77	465.71	598.61	350.77	650.34	330.34	160.67
20 or more years	62.55	234.99	327.11	216.98	156.47	63.61	106.82	70.88
Unknown	158.12	.	3,333.18	1,923.15	319.81	157.28	3,137.18	157.97
Multi/single status								
2 or more locations	75.06	2,133.25	841.42	272.13	208.92	100.63	476.76	79.29
1 location only	119.32	266.79	234.24	233.78	258.40	717.08	133.38	213.72
Percent full-time employees								
Less than 25%	636.57	1,496.59	2,347.07	1,000.65	1,187.95	1,163.62	640.32	683.70
25-49 %	492.43	694.74	702.18	916.28	840.87	497.36	496.45	534.88
50-74 %	254.19	451.84	396.27	629.44	259.58	320.38	329.50	279.33
75% or more	49.08	279.19	243.53	230.44	185.54	75.41	118.66	63.82
Union presence								
No union employees	89.47	283.63	222.58	195.71	204.58	161.88	125.29	116.28
Has union employees	102.05	617.45	739.48	444.44	381.07	127.17	444.40	118.44
Unknown	198.89	2,075.57	1,990.84	1,674.24	378.81	195.81	1,067.71	192.54
Percent low wage employees								
50% or more low wage	177.41	619.15	914.73	284.04	311.73	209.44	520.54	200.99
Less than 50% low wage	50.36	229.49	261.87	193.70	181.75	92.62	106.45	66.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.1.c(2005) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	10,283	10,769	10,460	10,940	10,192	9,901	10,704	10,111
Industry group **								
Agric., fish., forest.	8,930	7,241	13,127	6,134 *	.	7,555	8,960	7,555
Mining and manufacturing	10,533	9,277	11,517	10,421	11,269	10,116	9,907	10,632
Construction	9,589	10,927	8,559	9,777	8,853	9,756	9,521	9,664
Utilities and transp.	12,059	11,126	7,784 *	10,919	15,454	12,187	10,911	12,138
Wholesale trade	10,759	10,734	10,047	12,741	11,039	8,544	11,857	9,721
Fin. svcs. and real estate	10,749	11,538	10,147	13,373	11,795	10,078	11,099	10,671
Retail trade	10,309	10,020	11,984	11,390	12,279	7,778	11,165	9,772
Professional services	10,462	10,450	11,267	11,519	9,580	10,429	11,246	10,136
Other services	8,304	12,209	9,715	9,649	7,458	4,986 *	10,561	6,833
Ownership								
For profit, incorporated	10,356	10,572	10,468	10,872	10,371	10,074	10,565	10,273
For profit, unincorporated	9,313	10,776	10,836	10,864	8,647	7,251	10,659	8,328
Nonprofit	10,804	12,530	9,825	11,843	10,963	10,323	12,257	10,439
Age of firm								
Less than 5 years	9,368	9,714	11,939	9,167	5,810	10,977	10,457	7,003
5-9 years	9,372	10,618	8,502	10,475	7,906	7,820	9,554	9,115
10-19 years	10,798	9,528	11,425	12,239	10,584	8,276	10,966	10,619
20 or more years	10,593	11,589	10,570	10,600	10,719	10,284	10,895	10,471
Unknown	9,613	.	12,720	12,518 *	10,476	9,553	15,268	9,564
Multi/single status								
2 or more locations	10,221	13,972	10,595	11,169	11,059	9,912	10,787	10,196
1 location only	10,368	10,689	10,455	10,856	9,254	9,294	10,696	9,816
Percent full-time employees								
Less than 25%	9,051	15,499	13,191	11,930	4,868 *	5,355	14,635	6,948
25-49 %	9,982	10,625	12,588	9,731	11,075	8,479	10,620	9,602
50-74 %	10,149	11,366	9,896	9,594	7,306	10,472	10,885	9,917
75% or more	10,337	10,510	10,413	11,084	10,511	9,868	10,616	10,220
Union presence								
No union employees	10,309	10,849	10,653	10,621	9,900	9,851	10,759	10,000
Has union employees	10,265	8,025	9,501	11,421	11,159	9,952	9,450	10,381
Unknown	10,184	10,494	.	20,593 *	10,557	9,893	18,555	9,913
Percent low wage employees								
50% or more low wage	9,125	11,089	10,581	11,347	6,953	7,886	10,667	8,352
Less than 50% low wage	10,449	10,712	10,442	10,870	10,640	10,150	10,710	10,345

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.1.c(2005) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	205.96	449.25	286.89	485.69	634.01	408.76	289.49	338.37
Industry group **								
Agric., fish., forest.	1,158.06	1,075.66	3,481.11	1,939.79 *	.	2,264.09	1,167.83	2,264.09
Mining and manufacturing	589.86	853.09	1,538.69	1,688.99	434.25	785.04	663.66	616.77
Construction	268.59	992.11	452.33	1,251.13	2,113.43	2,587.43	348.94	800.93
Utilities and transp.	387.09	2,228.90	2,497.37 *	2,674.37	3,942.74	552.09	1,937.22	424.32
Wholesale trade	812.48	2,968.39	1,769.05	1,575.14	2,038.79	1,764.61	1,051.17	1,261.87
Fin. svcs. and real estate	316.87	845.43	1,561.81	2,349.85	392.90	561.29	775.36	485.32
Retail trade	547.26	752.14	1,573.53	1,182.70	1,713.54	1,008.02	604.72	958.97
Professional services	538.24	410.79	912.87	780.66	1,041.41	1,127.52	316.72	828.69
Other services	635.38	722.61	676.91	1,226.96	1,419.35	1,544.63 *	712.69	986.19
Ownership								
For profit, incorporated	229.19	404.82	331.37	557.75	628.55	407.89	291.51	354.69
For profit, unincorporated	609.52	704.11	1,036.30	707.62	1,415.49	892.25	618.87	681.69
Nonprofit	847.55	1,023.04	1,940.55	1,786.35	1,097.78	1,534.38	1,042.64	737.86
Age of firm								
Less than 5 years	550.38	856.33	2,683.36	2,291.11	1,673.00	3,217.60	934.19	1,556.56
5-9 years	552.09	511.58	703.40	1,168.97	1,869.49	1,802.33	406.19	1,293.22
10-19 years	593.45	486.91	806.10	1,191.94	1,585.45	2,233.05	624.66	976.54
20 or more years	182.55	854.36	521.99	424.99	312.63	270.85	475.27	163.36
Unknown	764.76	.	3,792.37	3,958.64 *	1,665.29	785.77	4,275.06	763.48
Multi/single status								
2 or more locations	350.43	3,119.50	1,658.79	795.62	393.87	405.45	976.28	377.00
1 location only	282.81	454.13	297.81	699.43	1,077.86	2,272.57	313.43	538.75
Percent full-time employees								
Less than 25%	1,408.95	2,997.89	3,211.90	2,508.55	1,579.12 *	1,255.48	2,066.24	1,578.42
25-49 %	981.89	2,043.77	2,977.18	1,661.30	1,962.76	2,160.42	1,177.97	1,428.57
50-74 %	310.64	829.89	1,616.55	859.14	1,461.85	425.71	610.39	450.75
75% or more	233.01	418.39	360.57	529.88	538.28	518.90	331.47	389.27
Union presence								
No union employees	215.93	479.00	344.99	445.57	838.49	703.09	328.55	502.71
Has union employees	526.14	1,595.03	1,879.46	1,934.17	1,012.19	692.95	1,255.27	536.18
Unknown	355.42	3,002.62	.	6,260.22 *	2,748.16	380.17	4,851.95	372.06
Percent low wage employees								
50% or more low wage	519.72	1,031.67	1,101.44	932.78	1,882.47	915.81	753.49	942.33
Less than 50% low wage	194.13	477.91	270.16	476.80	462.80	385.33	285.61	286.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

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	2,585	2,103	3,158	3,521	2,837	2,328	2,930	2,521
Industry group **								
Agric., fish., forest.	2,571	3,390 *	2,203	3,529	1,931	1,588	3,064	2,023
Mining and manufacturing	2,048	2,244	3,316	2,930	2,017	1,903	3,016	1,975
Construction	2,402	1,884	2,314	3,454	1,700	2,544	2,534	2,305
Utilities and transp.	2,263	2,803	4,968	3,422	3,148	1,863	4,276	2,030
Wholesale trade	2,506	1,666	3,159	3,489	2,742	2,019	2,556	2,491
Fin. svcs. and real estate	2,517	1,916	2,874	3,135	2,818	2,417	2,459	2,523
Retail trade	3,030	2,378	3,471	3,413	4,264	2,602	3,098	3,015
Professional services	2,811	2,243	3,504	4,404	3,514	2,352	3,345	2,722
Other services	3,087	1,961	3,105	3,251	3,021	3,213	2,735	3,184
Ownership								
For profit, incorporated	2,524	2,023	3,083	3,579	2,670	2,287	2,944	2,448
For profit, unincorporated	2,776	2,579	3,710	3,447	3,178	2,354	3,109	2,663
Nonprofit	2,804	1,380	2,916	3,210	3,356	2,556	2,511	2,839
Age of firm								
Less than 5 years	2,343	2,292	3,624	3,554	1,643 *	1,971	2,873	1,957
5-9 years	2,986	2,181	2,774	3,431	3,527	3,124	2,430	3,561
10-19 years	3,089	2,042	3,312	3,819	3,396	2,549	3,020	3,135
20 or more years	2,609	2,060	3,127	3,434	2,751	2,312	2,996	2,535
Unknown	2,351	.	676 *	5,145	3,111	2,318	5,455	2,345
Multi/single status								
2 or more locations	2,421	2,225	2,308	3,548	2,662	2,315	3,176	2,406
1 location only	3,060	2,101	3,219	3,511	3,192	2,876	2,905	3,251
Percent full-time employees								
Less than 25%	3,141	2,994	2,073	3,691	3,987	2,757	2,758	3,301
25-49 %	2,857	1,233 *	2,735	3,095	3,578	2,853	2,411	2,967
50-74 %	2,827	2,617	2,473	3,799	3,321	2,652	2,718	2,848
75% or more	2,546	2,042	3,255	3,513	2,770	2,271	2,977	2,468
Union presence								
No union employees	2,834	2,167	3,415	3,705	2,967	2,522	3,092	2,764
Has union employees	1,904	1,417	1,241 *	2,378	1,966	1,893	1,428	1,938
Unknown	2,678	855 *	5,972	4,053	4,058	2,578	4,140	2,644
Percent low wage employees								
50% or more low wage	3,049	2,315	3,621	4,068	3,203	2,879	3,292	3,006
Less than 50% low wage	2,530	2,075	3,109	3,464	2,798	2,258	2,889	2,463

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.2(2005) 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, 2005**

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	37.56	74.14	114.64	69.61	79.02	51.50	62.43	50.69
Industry group **								
Agric., fish., forest.	475.01	1,468.50 *	646.32	830.28	501.71	301.83	571.96	420.55
Mining and manufacturing	59.28	560.34	384.62	197.53	106.60	68.41	261.32	64.41
Construction	165.07	251.15	206.99	391.91	376.07	232.01	182.74	273.34
Utilities and transp.	151.93	661.52	828.41	295.83	350.45	124.85	332.64	140.99
Wholesale trade	159.90	184.98	347.48	566.48	177.97	148.50	169.93	180.47
Fin. svcs. and real estate	40.09	276.12	406.46	298.30	171.96	35.04	248.22	49.00
Retail trade	101.95	501.53	236.22	296.62	286.13	137.80	205.33	119.15
Professional services	56.47	92.57	443.38	221.76	86.77	124.42	138.47	76.88
Other services	111.13	307.44	436.98	202.25	272.18	211.67	195.23	134.99
Ownership								
For profit, incorporated	46.83	77.54	124.97	93.70	95.05	50.42	93.83	54.12
For profit, unincorporated	99.67	283.60	241.45	286.88	310.12	150.72	222.86	81.65
Nonprofit	128.48	267.94	413.19	375.60	169.40	190.08	217.77	142.80
Age of firm								
Less than 5 years	326.24	260.62	417.02	537.08	571.64 *	224.18	192.46	461.98
5-9 years	99.52	256.49	344.09	276.54	315.03	228.76	190.77	171.51
10-19 years	112.98	204.10	356.68	228.58	172.54	224.23	181.71	135.30
20 or more years	34.33	159.12	113.09	89.29	80.97	46.38	106.89	48.34
Unknown	77.27	.	207.40 *	889.11	371.88	82.53	1,503.59	77.43
Multi/single status								
2 or more locations	53.51	592.85	595.56	167.15	119.07	55.73	253.26	57.56
1 location only	58.07	76.08	96.06	69.89	148.86	326.56	60.56	104.70
Percent full-time employees								
Less than 25%	259.78	757.54	549.70	612.93	684.04	378.27	638.52	265.27
25-49 %	175.40	527.09 *	337.73	665.25	538.94	183.33	275.46	208.43
50-74 %	118.01	439.54	536.95	507.45	249.63	145.01	192.74	137.56
75% or more	34.05	90.69	122.30	74.31	74.09	44.75	73.07	44.78
Union presence								
No union employees	42.18	77.96	151.50	81.47	116.83	63.33	58.17	52.73
Has union employees	87.88	301.81	466.32 *	476.57	245.68	91.88	304.62	94.45
Unknown	118.21	451.56 *	1,404.07	796.69	567.67	115.18	1,014.72	112.13
Percent low wage employees								
50% or more low wage	117.56	296.93	575.15	282.39	186.92	208.63	194.83	141.64
Less than 50% low wage	44.56	66.18	110.20	72.43	82.57	64.98	57.22	60.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.2.a(2005) 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, 2005**

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	2,621	2,196	3,801	3,482	3,153	2,158	3,175	2,489
Industry group **								
Agric., fish., forest.	3,084	4,209	3,018	2,888 *	4,680 *	1,909	3,286	2,150
Mining and manufacturing	2,199	1,479 *	2,845	3,314	2,352	1,913	2,682	2,145
Construction	3,461	2,265	4,532	3,739	3,140	2,730	3,804	2,911
Utilities and transp.	1,791	1,505 *	3,848	2,945	3,046	1,471	2,722	1,674
Wholesale trade	2,784	2,277 *	3,354	3,394	2,617	2,384	3,137	2,615
Fin. svcs. and real estate	2,531	2,259	4,034	3,728	2,948	2,284	3,398	2,427
Retail trade	3,243	2,489	3,482	3,417	4,707	2,517	3,133	3,294
Professional services	2,461	2,868	2,909	3,869	3,637	1,927	3,143	2,378
Other services	3,196	1,476	4,719	3,065	3,192	3,329	2,870	3,355
Ownership								
For profit, incorporated	2,596	2,413	3,834	3,632	2,951	2,093	3,428	2,392
For profit, unincorporated	2,536	2,038	3,323	3,101	2,959	2,269	2,638	2,489
Nonprofit	2,748	706 *	4,185	2,957	3,758	2,327	2,351	2,801
Age of firm								
Less than 5 years	2,648	1,612	3,197	2,685	3,693 *	1,735 *	2,285	3,180
5-9 years	3,063	2,401	2,975	3,976	3,239	2,803	2,837	3,432
10-19 years	3,213	2,367	3,764	3,694	3,413	2,751	3,277	3,168
20 or more years	2,658	2,138	4,095	3,443	2,999	2,149	3,354	2,507
Unknown	2,184	.	.	3,764	5,085	2,100	3,750 *	2,180
Multi/single status								
2 or more locations	2,317	2,477	3,300	3,253	3,037	2,113	3,418	2,287
1 location only	3,277	2,192	3,827	3,562	3,301	3,563	3,150	3,433
Percent full-time employees								
Less than 25%	3,685	3,427 *	1,525 *	5,656	4,753	2,864 *	3,201 *	4,137
25-49 %	2,750	811 *	3,589	2,961	5,257	2,515	2,645	2,809
50-74 %	2,562	2,683	3,485	2,354 *	3,116	2,285	2,663	2,541
75% or more	2,614	2,179	3,896	3,563	3,115	2,131	3,259	2,466
Union presence								
No union employees	3,053	2,291	3,870	3,698	3,271	2,663	3,271	2,973
Has union employees	1,674	865 *	2,037 *	2,244	2,262	1,536	2,010	1,653
Unknown	2,496	495 *	9,151	2,156 *	5,631	2,192	4,268	2,430
Percent low wage employees								
50% or more low wage	3,194	2,242	4,223	3,063	3,528	3,111	3,121	3,212
Less than 50% low wage	2,561	2,191	3,759	3,525	3,116	2,053	3,181	2,413

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.2.a(2005) 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, 2005**

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	64.38	184.87	261.93	87.15	159.06	46.25	147.84	78.13
Industry group **								
Agric., fish., forest.	923.92	1,252.95	889.03	894.28 *	1,479.95 *	537.70	975.11	620.72
Mining and manufacturing	195.30	567.11 *	702.19	421.90	233.81	241.41	470.16	211.14
Construction	136.14	515.03	813.81	552.48	524.64	702.95	248.52	460.73
Utilities and transp.	331.44	786.75 *	962.17	850.87	703.28	393.13	597.72	411.37
Wholesale trade	136.26	803.28 *	722.27	381.97	381.77	163.24	500.63	201.51
Fin. svcs. and real estate	107.53	418.08	722.09	598.29	307.68	102.45	390.58	114.20
Retail trade	123.99	626.58	462.14	341.39	333.66	102.45	485.83	156.71
Professional services	122.17	364.70	332.64	299.36	293.15	76.47	267.65	136.29
Other services	260.65	273.69	580.71	560.34	693.08	389.82	391.73	310.34
Ownership								
For profit, incorporated	78.91	253.52	273.28	137.40	100.32	86.15	188.78	86.23
For profit, unincorporated	188.28	370.79	517.10	873.75	353.00	246.09	255.89	217.43
Nonprofit	222.82	304.42 *	845.14	458.90	313.18	212.49	446.19	224.56
Age of firm								
Less than 5 years	398.25	371.40	805.70	704.57	1,209.87 *	864.77 *	475.30	308.28
5-9 years	191.40	640.98	527.58	601.46	531.74	704.98	332.15	436.99
10-19 years	173.95	292.90	529.78	249.25	365.18	251.72	338.88	152.04
20 or more years	99.64	346.25	435.16	156.83	141.32	82.76	184.63	101.86
Unknown	89.30	.	.	1,005.41	953.61	79.78	1,182.60 *	87.41
Multi/single status								
2 or more locations	64.41	708.21	818.07	280.35	160.95	45.50	440.19	58.05
1 location only	126.08	190.55	257.52	127.38	266.29	488.76	128.09	244.01
Percent full-time employees								
Less than 25%	852.17	1,204.80 *	594.38 *	1,129.91	906.72	883.73 *	1,110.82 *	698.48
25-49 %	182.42	449.33 *	830.14	692.75	1,299.33	145.71	401.35	232.26
50-74 %	208.09	439.60	659.02	787.89 *	334.99	266.15	417.69	264.63
75% or more	87.99	203.22	313.18	126.23	189.05	65.23	150.79	94.69
Union presence								
No union employees	77.45	206.64	306.83	92.24	136.73	94.44	157.59	72.14
Has union employees	118.36	341.08 *	707.11 *	461.75	365.19	86.48	487.86	111.90
Unknown	481.31	387.50 *	2,671.90	716.73 *	1,115.64	300.79	1,271.94	423.49
Percent low wage employees								
50% or more low wage	320.58	480.57	798.54	462.38	471.70	505.80	306.77	390.84
Less than 50% low wage	73.99	208.26	296.94	80.71	178.46	71.00	176.50	94.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.



**Table I.D.2.b(2005) 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, 2005**

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	2,565	2,146	2,873	3,500	2,733	2,379	2,836	2,523
Industry group **								
Agric., fish., forest.	2,301	3,320 *	1,012 *	3,651 *	1,871	1,551	2,749	2,010
Mining and manufacturing	2,007	3,058	3,181	2,713	1,948	1,911	3,090	1,939
Construction	2,110	1,907	1,489	3,374	1,486	2,447	1,924	2,210
Utilities and transp.	2,489	3,941	5,216	3,939	3,211	2,041	4,661	2,226
Wholesale trade	2,465	1,392	3,250	3,738	2,778	1,970	2,416	2,477
Fin. svcs. and real estate	2,444	1,473	2,344	2,748	2,701	2,416	2,031	2,487
Retail trade	2,960	2,460	3,483	3,459	4,034	2,612	3,178	2,927
Professional services	2,920	2,250	3,358	4,423	3,468	2,541	3,320	2,852
Other services	3,128	2,422	2,495	3,314	3,056	3,251	2,849	3,182
Ownership								
For profit, incorporated	2,494	1,977	2,730	3,530	2,608	2,331	2,749	2,457
For profit, unincorporated	2,865	2,943	3,681	3,680	3,239	2,421	3,386	2,722
Nonprofit	2,800	1,504	2,618	3,127	3,033	2,704	2,595	2,822
Age of firm								
Less than 5 years	2,178	2,748	3,708	4,570	1,189 *	2,060	3,296	1,652 *
5-9 years	3,079	2,164	2,944	3,167	3,871	3,217	2,334	3,685
10-19 years	3,016	2,016	3,121	3,890	3,241	2,531	2,904	3,086
20 or more years	2,573	2,085	2,699	3,405	2,692	2,340	2,867	2,524
Unknown	2,404	.	688 *	3,722	2,684	2,392	3,070	2,403
Multi/single status								
2 or more locations	2,442	1,801 *	1,971	3,594	2,555	2,373	2,913	2,434
1 location only	2,993	2,151	2,951	3,466	3,183	2,599	2,828	3,186
Percent full-time employees								
Less than 25%	3,189	3,130	2,848 *	2,994	4,192	2,936	2,681	3,348
25-49 %	2,868	1,560 *	2,194	3,135 *	3,130	2,920	2,322	2,953
50-74 %	2,923	2,705	2,051 *	4,281	3,350	2,795	2,756	2,950
75% or more	2,516	2,064	2,973	3,473	2,670	2,312	2,864	2,463
Union presence								
No union employees	2,754	2,210	3,174	3,653	2,854	2,499	3,030	2,694
Has union employees	1,984	1,626	1,011	2,548	1,900	2,005	1,272	2,032
Unknown	2,701	674 *	4,213	3,385	3,542	2,654	3,394	2,688
Percent low wage employees								
50% or more low wage	3,025	2,255	3,527	4,538	3,109	2,863	3,351	2,980
Less than 50% low wage	2,509	2,131	2,805	3,404	2,695	2,315	2,780	2,467

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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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.

**Table I.D.2.b(2005) 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, 2005**

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	56.68	179.40	198.32	115.73	112.83	54.10	104.09	63.21
Industry group **								
Agric., fish., forest.	550.73	1,657.18*	403.99*	1,101.84*	443.73	356.48	684.13	485.21
Mining and manufacturing	60.36	831.19	467.36	125.81	144.32	71.73	266.03	67.88
Construction	204.42	325.76	351.11	677.90	393.56	249.80	254.08	258.97
Utilities and transp.	187.97	855.61	975.50	572.89	361.88	162.91	461.62	175.25
Wholesale trade	222.00	275.47	508.04	745.13	212.40	178.13	360.27	231.25
Fin. svcs. and real estate	49.12	312.76	419.48	269.82	134.43	44.90	326.87	47.20
Retail trade	109.35	525.48	499.01	504.84	361.09	154.11	234.39	124.42
Professional services	81.15	152.71	515.19	254.10	131.97	153.92	191.43	106.06
Other services	132.36	454.77	538.60	437.09	359.17	225.41	328.29	156.17
Ownership								
For profit, incorporated	54.65	131.20	213.92	120.16	112.81	45.98	117.85	60.56
For profit, unincorporated	123.17	517.45	512.96	216.63	352.25	166.92	336.50	95.72
Nonprofit	154.64	340.08	783.50	493.38	164.08	241.98	311.27	176.79
Age of firm								
Less than 5 years	482.75	500.54	594.06	1,113.79	604.67*	319.07	297.99	651.43*
5-9 years	136.40	291.87	388.04	284.13	430.04	281.02	208.08	217.00
10-19 years	154.68	264.18	445.15	324.25	262.12	229.67	243.91	160.32
20 or more years	37.84	215.19	153.36	132.77	96.15	40.70	147.19	54.04
Unknown	84.62	.	210.88*	880.66	397.11	85.38	880.67	84.67
Multi/single status								
2 or more locations	60.57	550.63*	586.78	201.02	127.37	59.80	268.66	63.09
1 location only	91.99	179.10	179.56	135.01	157.14	509.06	112.86	121.41
Percent full-time employees								
Less than 25%	256.39	828.04	906.92*	705.72	796.31	326.16	481.26	203.96
25-49 %	212.64	681.75*	382.78	1,031.21*	350.93	231.03	322.50	236.08
50-74 %	156.51	634.43	668.58*	583.88	382.29	182.91	340.92	169.13
75% or more	50.75	183.72	205.31	97.02	114.86	45.27	112.70	56.90
Union presence								
No union employees	52.56	189.93	175.99	98.57	133.42	71.10	95.34	62.30
Has union employees	106.21	372.78	266.17	468.62	236.63	116.46	218.96	118.51
Unknown	162.26	293.26*	1,183.50	705.76	573.02	164.80	850.99	160.20
Percent low wage employees								
50% or more low wage	81.76	672.55	623.43	339.07	235.53	143.04	369.05	89.02
Less than 50% low wage	59.31	166.94	186.17	114.64	119.17	64.60	93.82	69.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.D.2.c(2005) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	2,685	1,750	3,229	3,740	2,936	2,293	2,842	2,621
Industry group **								
Agric., fish., forest.	3,615	.	.	.	.	.	3,632	2,856 *
Mining and manufacturing	2,168	.	.	.	.	.	3,357	1,979
Construction	2,212	.	.	.	.	.	2,244	2,177
Utilities and transp.	1,450	.	.	.	.	.	4,188	1,261
Wholesale trade	1,905	.	.	.	.	.	1,677	2,121
Fin. svcs. and real estate	3,392	.	.	.	.	.	3,001	3,480
Retail trade	3,262	.	.	.	.	.	2,723	3,600
Professional services	3,340	.	.	.	.	.	3,793	3,151
Other services	2,321	.	.	.	.	.	1,912	2,588
Ownership								
For profit, incorporated	2,623	.	.	.	.	.	2,870	2,525
For profit, unincorporated	2,631	.	.	.	.	.	2,794	2,513
Nonprofit	3,208	.	.	.	.	.	2,662	3,345
Age of firm								
Less than 5 years	2,700	.	.	.	.	.	2,880	2,310
5-9 years	2,359	.	.	.	.	.	1,927	2,968
10-19 years	3,257	.	.	.	.	.	3,040	3,486
20 or more years	2,812	.	.	.	.	.	2,880	2,784
Unknown	2,134	.	.	.	.	.	14,439 *	2,027
Multi/single status								
2 or more locations	2,538	.	.	.	.	.	4,082	2,470
1 location only	2,885	.	.	.	.	.	2,730	3,146
Percent full-time employees								
Less than 25%	1,814 *	.	.	.	.	.	1,670 *	1,869 *
25-49 %	3,110	.	.	.	.	.	1,999	3,773 *
50-74 %	2,868	.	.	.	.	.	2,666	2,931
75% or more	2,658	.	.	.	.	.	2,918	2,548
Union presence								
No union employees	2,962	.	.	.	.	.	2,975	2,952
Has union employees	1,956	.	.	.	.	.	1,178 *	2,067
Unknown	2,875	.	.	.	.	.	8,890	2,680
Percent low wage employees								
50% or more low wage	2,898	.	.	.	.	.	3,353	2,670
Less than 50% low wage	2,655	.	.	.	.	.	2,756	2,615

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.2.c(2005) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	131.07	151.83	456.51	298.88	374.79	168.64	227.11	154.52
Industry group **								
Agric., fish., forest.	857.66	.	.	.	.	.	906.82	886.49 *
Mining and manufacturing	213.44	.	.	.	.	.	614.01	153.15
Construction	519.83	.	.	.	.	.	564.69	600.24
Utilities and transp.	315.48	.	.	.	.	.	1,074.96	253.51
Wholesale trade	333.47	.	.	.	.	.	457.80	454.87
Fin. svcs. and real estate	254.97	.	.	.	.	.	582.84	269.36
Retail trade	453.69	.	.	.	.	.	370.09	666.26
Professional services	257.56	.	.	.	.	.	417.68	375.13
Other services	253.77	.	.	.	.	.	432.67	319.32
Ownership								
For profit, incorporated	191.69	.	.	.	.	.	319.64	179.15
For profit, unincorporated	512.48	.	.	.	.	.	752.00	484.31
Nonprofit	498.42	.	.	.	.	.	691.80	446.31
Age of firm								
Less than 5 years	322.42	.	.	.	.	.	627.18	616.05
5-9 years	366.77	.	.	.	.	.	363.82	598.53
10-19 years	603.60	.	.	.	.	.	509.67	815.19
20 or more years	161.85	.	.	.	.	.	266.77	168.67
Unknown	235.56	.	.	.	.	.	4,566.24 *	204.99
Multi/single status								
2 or more locations	195.61	.	.	.	.	.	964.92	202.65
1 location only	224.68	.	.	.	.	.	219.34	492.69
Percent full-time employees								
Less than 25%	757.79 *	.	.	.	.	.	1,156.14 *	770.88 *
25-49 %	435.48	.	.	.	.	.	567.46	1,300.04 *
50-74 %	220.17	.	.	.	.	.	380.67	221.66
75% or more	140.55	.	.	.	.	.	257.43	177.33
Union presence								
No union employees	185.13	.	.	.	.	.	317.01	257.41
Has union employees	272.42	.	.	.	.	.	479.16 *	294.00
Unknown	240.83	.	.	.	.	.	2,470.95	254.03
Percent low wage employees								
50% or more low wage	218.88	.	.	.	.	.	500.89	205.92
Less than 50% low wage	160.13	.	.	.	.	.	258.44	174.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.3(2005) 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, 2005**

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	24.1%	19.7%	29.7%	33.2%	26.3%	21.7%	27.6%	23.5%
Industry group **								
Agric., fish., forest.	26.7%	37.8%	19.9% *	39.2%	15.3%	20.2%	32.7%	20.3%
Mining and manufacturing	20.2%	22.6%	33.8%	28.7%	20.0%	18.7%	29.6%	19.5%
Construction	22.5%	18.1%	23.0%	33.0%	14.3%	25.2%	25.0%	20.8%
Utilities and transp.	20.6%	25.4%	43.0%	29.0%	26.0%	17.4%	35.0%	18.7%
Wholesale trade	23.3%	15.1%	30.4%	33.4%	25.1%	18.6%	24.2%	23.0%
Fin. svcs. and real estate	22.7%	16.6%	24.2%	27.8%	25.5%	22.0%	21.1%	22.9%
Retail trade	30.4%	22.9%	33.3%	35.5%	42.3%	26.3%	30.3%	30.4%
Professional services	24.6%	20.1%	31.6%	38.9%	31.2%	20.4%	29.8%	23.7%
Other services	30.0%	19.8%	29.5%	31.6%	30.1%	30.9%	27.3%	30.7%
Ownership								
For profit, incorporated	23.8%	18.6%	29.2%	33.9%	25.1%	21.6%	27.5%	23.2%
For profit, unincorporated	26.8%	25.6%	36.5%	33.5%	30.7%	22.4%	30.7%	25.5%
Nonprofit	23.8%	12.9%	24.1%	28.5%	29.0%	21.3%	22.8%	23.9%
Age of firm								
Less than 5 years	21.4%	23.7%	33.4%	36.5%	13.1% *	19.8%	29.3%	16.6%
5-9 years	28.1%	19.7%	28.9%	32.3%	34.7%	27.0%	23.0%	33.4%
10-19 years	28.7%	19.5%	30.1%	35.0%	31.0%	24.7%	27.7%	29.4%
20 or more years	24.4%	19.0%	29.4%	32.5%	25.8%	21.6%	28.2%	23.7%
Unknown	21.7%	.	6.0% *	46.3%	29.0%	21.4%	46.5%	21.7%
Multi/single status								
2 or more locations	22.5%	17.1% *	19.1%	32.7%	24.5%	21.6%	27.5%	22.4%
1 location only	28.8%	19.8%	30.6%	33.4%	30.1%	24.6%	27.6%	30.3%
Percent full-time employees								
Less than 25%	30.2%	31.0%	19.2% *	39.1%	41.1%	24.5%	29.3%	30.6%
25-49 %	27.0%	12.5% *	23.6%	30.5%	38.8%	26.1%	22.9%	28.0%
50-74 %	26.3%	24.3%	22.7%	38.4%	31.2%	24.4%	26.2%	26.3%
75% or more	23.7%	19.0%	30.8%	32.9%	25.6%	21.2%	27.9%	23.0%
Union presence								
No union employees	26.3%	20.3%	31.9%	35.0%	27.5%	23.3%	29.0%	25.6%
Has union employees	18.1%	12.9%	12.2% *	22.3%	18.6%	18.0%	13.7%	18.4%
Unknown	24.4%	9.0% *	55.5%	37.2%	36.6%	23.5%	38.2%	24.1%
Percent low wage employees								
50% or more low wage	30.6%	22.8%	34.9%	40.0%	33.4%	28.9%	32.5%	30.3%
Less than 50% low wage	23.4%	19.3%	29.2%	32.5%	25.7%	20.8%	27.0%	22.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.3(2005) 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, 2005**

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	0.35%	0.88%	1.35%	0.95%	0.88%	0.50%	0.70%	0.47%
Industry group **								
Agric., fish., forest.	4.89%	10.13%	6.90% *	9.60%	4.45%	4.42%	5.92%	4.53%
Mining and manufacturing	0.50%	5.73%	3.97%	1.26%	1.11%	0.55%	2.55%	0.56%
Construction	1.87%	2.62%	1.92%	4.67%	4.10%	2.25%	1.74%	2.88%
Utilities and transp.	1.25%	5.66%	8.31%	3.71%	2.84%	1.06%	3.72%	1.18%
Wholesale trade	1.25%	1.63%	3.51%	4.48%	1.63%	1.44%	1.72%	1.48%
Fin. svcs. and real estate	0.48%	2.90%	3.99%	2.44%	1.71%	0.44%	2.41%	0.56%
Retail trade	0.99%	5.10%	2.68%	2.81%	3.10%	1.44%	2.00%	1.24%
Professional services	0.51%	0.67%	3.75%	2.19%	0.89%	1.11%	1.28%	0.67%
Other services	1.04%	2.95%	3.81%	1.94%	2.81%	2.10%	2.15%	1.43%
Ownership								
For profit, incorporated	0.46%	0.88%	1.58%	1.14%	1.11%	0.43%	1.00%	0.51%
For profit, unincorporated	0.96%	3.07%	2.55%	3.16%	2.55%	1.59%	2.26%	0.86%
Nonprofit	1.13%	2.57%	3.45%	3.50%	1.49%	1.83%	1.99%	1.29%
Age of firm								
Less than 5 years	3.59%	2.56%	3.52%	4.50%	6.34% *	2.90%	2.01%	4.72%
5-9 years	1.14%	2.36%	3.93%	2.72%	2.57%	1.93%	2.01%	1.47%
10-19 years	0.91%	1.57%	3.57%	2.65%	1.58%	2.57%	1.48%	1.09%
20 or more years	0.29%	1.69%	0.93%	1.05%	0.73%	0.46%	1.05%	0.43%
Unknown	0.69%	.	1.86% *	8.22%	2.99%	0.75%	13.60%	0.69%
Multi/single status								
2 or more locations	0.54%	5.63% *	5.20%	1.59%	1.32%	0.54%	2.46%	0.58%
1 location only	0.62%	0.95%	1.22%	1.07%	1.42%	2.17%	0.72%	0.95%
Percent full-time employees								
Less than 25%	2.66%	6.60%	6.22% *	3.94%	6.26%	3.19%	4.80%	2.62%
25-49 %	1.23%	5.17% *	3.41%	5.10%	4.10%	1.30%	2.83%	1.55%
50-74 %	1.21%	3.61%	5.19%	4.34%	2.21%	1.52%	1.97%	1.36%
75% or more	0.31%	1.10%	1.34%	0.96%	0.85%	0.43%	0.78%	0.40%
Union presence								
No union employees	0.41%	0.97%	1.63%	0.85%	1.18%	0.62%	0.65%	0.50%
Has union employees	0.90%	2.72%	3.65% *	4.39%	2.54%	1.04%	2.79%	0.99%
Unknown	0.88%	5.61% *	11.25%	6.80%	4.73%	0.85%	7.60%	0.83%
Percent low wage employees								
50% or more low wage	0.97%	2.75%	5.19%	2.76%	1.74%	1.70%	1.88%	1.19%
Less than 50% low wage	0.41%	0.85%	1.25%	1.00%	0.94%	0.61%	0.64%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.a(2005) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	25.0%	22.0%	37.2%	34.4%	30.7%	20.2%	31.8%	23.5%
Industry group **								
Agric., fish., forest.	32.8%	48.0%	29.4% *	30.3% *	41.8% *	25.0%	34.6% *	23.9%
Mining and manufacturing	22.6%	16.1% *	29.7%	32.0%	26.6%	18.8%	27.0%	22.1%
Construction	35.1%	22.3%	46.1%	36.8%	32.5%	32.3%	39.9%	28.0%
Utilities and transp.	16.6%	13.0% *	36.3%	31.6%	25.0%	13.6%	25.1% *	15.5%
Wholesale trade	26.7%	20.7% *	32.3%	35.0%	23.9%	22.8%	30.8%	24.8%
Fin. svcs. and real estate	24.1%	21.2%	37.9%	37.1%	28.2%	21.7%	32.7%	23.1%
Retail trade	33.5%	25.3%	36.6%	34.1%	48.3%	26.5%	31.8%	34.3%
Professional services	21.9%	26.6%	28.2%	34.7%	32.6%	17.0%	29.0%	21.1%
Other services	32.0%	17.4%	43.1%	33.0%	29.9%	32.6%	30.6%	32.6%
Ownership								
For profit, incorporated	25.3%	23.6%	38.3%	35.4%	29.8%	20.1%	33.9%	23.2%
For profit, unincorporated	25.0%	21.5%	31.3%	32.0%	31.5%	21.2%	27.0%	24.1%
Nonprofit	24.2%	7.8% *	36.7%	30.4%	32.4%	20.0%	24.6%	24.1%
Age of firm								
Less than 5 years	28.7%	16.3%	30.4%	35.6%	36.1%	20.5% *	25.8%	32.6%
5-9 years	30.3%	24.1%	30.6%	37.1%	34.1%	23.9%	28.3%	33.7%
10-19 years	31.9%	24.6%	38.6%	36.9%	32.6%	26.6%	33.6%	30.7%
20 or more years	25.6%	20.9%	38.9%	33.1%	29.2%	20.6%	32.7%	24.1%
Unknown	19.7%	.	.	43.3%	45.5%	18.9%	46.9% *	19.6%
Multi/single status								
2 or more locations	21.9%	21.7% *	31.3%	33.7%	29.5%	19.8%	34.2%	21.6%
1 location only	32.0%	22.0%	37.5%	34.6%	32.2%	31.7%	31.5%	32.5%
Percent full-time employees								
Less than 25%	38.3%	46.6%	15.0% *	59.6%	44.7%	25.2%	38.3%	38.2%
25-49 %	27.3%	9.5% *	30.6%	32.4%	46.8%	24.9%	26.2%	27.9%
50-74 %	23.6%	24.4%	31.7%	24.8%	28.9%	20.7%	25.4%	23.3%
75% or more	25.0%	21.6%	38.9%	34.8%	30.6%	20.0%	32.7%	23.3%
Union presence								
No union employees	29.4%	23.1%	37.7%	36.2%	32.1%	24.8%	32.7%	28.2%
Has union employees	15.7%	7.6% *	21.5% *	22.6%	21.9%	14.2%	20.1%	15.4%
Unknown	24.1%	5.2% *	78.3%	34.6% *	47.2%	21.3%	44.7%	23.4%
Percent low wage employees								
50% or more low wage	33.0%	25.8%	38.1%	33.7%	39.1%	31.3%	33.0%	33.0%
Less than 50% low wage	24.2%	21.7%	37.1%	34.4%	30.0%	19.0%	31.7%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

**Table I.D.3.a(2005) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.58%	1.96%	2.35%	1.32%	1.41%	0.47%	1.47%	0.69%
Industry group **								
Agric., fish., forest.	7.92%	14.27%	9.02% *	10.02% *	13.20% *	7.03%	10.71% *	7.10%
Mining and manufacturing	1.71%	6.89% *	6.49%	4.42%	2.39%	1.99%	5.11%	1.90%
Construction	1.91%	5.79%	7.12%	5.66%	5.82%	7.69%	3.26%	4.87%
Utilities and transp.	2.97%	9.96% *	10.04%	7.47%	5.94%	3.19%	7.64% *	3.50%
Wholesale trade	1.56%	6.70% *	8.17%	5.82%	3.79%	1.44%	4.71%	2.24%
Fin. svcs. and real estate	0.98%	4.20%	7.32%	6.95%	2.71%	0.86%	4.05%	0.77%
Retail trade	1.21%	6.30%	4.09%	3.97%	3.65%	1.30%	4.40%	1.99%
Professional services	1.05%	2.73%	3.80%	3.00%	2.34%	0.60%	2.64%	1.12%
Other services	2.55%	2.99%	4.54%	5.89%	7.44%	3.68%	3.60%	3.27%
Ownership								
For profit, incorporated	0.77%	2.32%	2.48%	1.92%	1.10%	0.81%	1.83%	0.87%
For profit, unincorporated	1.92%	4.73%	5.02%	8.24%	4.18%	2.24%	2.82%	2.14%
Nonprofit	1.87%	3.16% *	6.69%	4.79%	2.43%	2.01%	3.98%	1.96%
Age of firm								
Less than 5 years	2.60%	3.63%	7.45%	7.38%	8.61%	7.54% *	3.22%	3.48%
5-9 years	1.82%	6.04%	5.60%	4.79%	5.51%	5.09%	3.37%	3.41%
10-19 years	1.44%	3.08%	4.58%	3.25%	3.39%	2.23%	2.70%	1.80%
20 or more years	0.94%	3.23%	4.10%	2.09%	1.30%	0.74%	1.81%	0.95%
Unknown	0.93%	.	.	11.95%	7.50%	0.85%	15.03% *	0.92%
Multi/single status								
2 or more locations	0.58%	6.89% *	7.43%	2.81%	1.38%	0.47%	3.98%	0.54%
1 location only	1.19%	2.09%	2.27%	1.83%	2.54%	3.60%	1.33%	2.16%
Percent full-time employees								
Less than 25%	6.58%	13.56%	5.68% *	10.68%	10.34%	6.89%	9.86%	5.98%
25-49 %	1.37%	4.77% *	6.60%	7.39%	8.79%	2.35%	3.34%	2.30%
50-74 %	1.80%	3.49%	5.39%	6.52%	2.81%	2.30%	3.44%	2.31%
75% or more	0.81%	2.22%	2.51%	1.44%	1.57%	0.65%	1.51%	0.84%
Union presence								
No union employees	0.84%	2.10%	2.79%	1.23%	1.37%	1.13%	1.32%	0.82%
Has union employees	1.11%	3.70% *	6.52% *	4.41%	3.34%	0.92%	5.73%	1.06%
Unknown	3.73%	3.98% *	22.70%	10.70% *	9.87%	2.56%	12.22%	3.28%
Percent low wage employees								
50% or more low wage	3.25%	5.89%	5.90%	5.74%	4.54%	4.85%	3.16%	3.95%
Less than 50% low wage	0.68%	2.19%	2.61%	1.33%	1.36%	0.69%	1.85%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.b(2005) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	23.6%	19.5%	26.5%	32.6%	24.9%	22.0%	26.0%	23.3%
Industry group **								
Agric., fish., forest.	23.5% *	34.3% *	9.7% *	40.0%	14.7%	19.7%	29.1%	20.0%
Mining and manufacturing	19.6%	28.8%	33.4%	26.7%	18.9%	18.7%	30.0%	19.0%
Construction	19.1%	18.3%	14.2%	31.4%	12.0% *	23.7%	18.2%	19.5%
Utilities and transp.	22.9%	36.9%	44.2%	30.7%	26.8%	19.5%	36.9%	20.9%
Wholesale trade	22.7%	12.6%	31.2%	35.7%	25.5%	17.9%	22.9%	22.7%
Fin. svcs. and real estate	21.6%	12.4%	18.3%	24.3%	24.0%	21.5%	16.6%	22.2%
Retail trade	29.6%	22.5%	32.5%	37.9%	40.7%	26.0%	31.3%	29.4%
Professional services	25.1%	19.7%	29.7%	38.9%	30.1%	21.6%	29.2%	24.4%
Other services	29.5%	23.9%	23.8%	29.8%	29.9%	30.4%	27.7%	29.9%
Ownership								
For profit, incorporated	23.3%	17.7%	25.2%	33.3%	24.0%	21.9%	25.1%	23.0%
For profit, unincorporated	27.2%	28.7%	37.1%	35.5%	30.0%	22.8%	33.2%	25.6%
Nonprofit	23.1%	13.5%	20.5%	25.8%	26.1%	22.0%	22.0%	23.3%
Age of firm								
Less than 5 years	18.4%	28.9%	34.7%	37.0%	8.9% *	20.2%	31.8%	13.2% *
5-9 years	27.8%	18.5%	29.5%	29.8%	35.7%	27.6%	21.0%	33.4%
10-19 years	27.4%	18.2%	27.4%	35.1%	29.0%	24.3%	25.5%	28.6%
20 or more years	23.9%	19.1%	25.2%	32.1%	24.9%	21.6%	26.7%	23.4%
Unknown	22.2%	.	6.2% *	31.6%	25.2%	22.1%	25.8% *	22.2%
Multi/single status								
2 or more locations	22.5%	13.3% *	15.6% *	31.9%	23.3%	22.0%	23.5%	22.5%
1 location only	27.6%	19.7%	27.6%	32.8%	29.1%	21.6%	26.3%	29.1%
Percent full-time employees								
Less than 25%	29.4%	31.6%	26.6% *	33.6%	40.9%	24.8%	29.5%	29.4%
25-49 %	26.6%	14.4% *	19.5%	29.1%	35.8%	26.0%	21.4%	27.5%
50-74 %	27.1%	25.8%	18.5% *	41.9%	30.8%	25.8%	27.0%	27.1%
75% or more	23.2%	18.6%	27.5%	32.1%	24.2%	21.4%	26.0%	22.7%
Union presence								
No union employees	25.2%	20.1%	29.1%	34.0%	25.9%	23.0%	27.7%	24.7%
Has union employees	18.9%	14.6%	9.6%	23.5%	18.0%	19.2%	11.8%	19.4%
Unknown	24.2%	7.3% *	41.2%	33.1%	32.8%	23.7%	33.1%	24.0%
Percent low wage employees								
50% or more low wage	29.9%	21.6%	35.1%	43.9%	30.9%	28.3%	32.7%	29.5%
Less than 50% low wage	22.9%	19.3%	25.7%	31.6%	24.4%	21.2%	25.3%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.3.b(2005) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.55%	1.67%	2.13%	1.46%	1.20%	0.51%	1.04%	0.60%
Industry group **								
Agric., fish., forest.	7.38% *	11.49% *	5.44% *	11.57%	3.72%	4.91%	8.43%	5.08%
Mining and manufacturing	0.53%	7.47%	6.52%	1.47%	1.58%	0.55%	2.70%	0.60%
Construction	2.37%	3.08%	3.24%	6.05%	4.06% *	2.40%	2.41%	2.88%
Utilities and transp.	1.49%	7.57%	9.29%	5.25%	2.81%	1.29%	5.09%	1.35%
Wholesale trade	1.61%	2.58%	4.92%	4.40%	1.85%	1.66%	3.25%	1.71%
Fin. svcs. and real estate	0.58%	2.78%	4.33%	2.28%	1.26%	0.58%	2.86%	0.64%
Retail trade	1.11%	5.70%	4.44%	4.91%	2.92%	1.54%	2.64%	1.36%
Professional services	0.73%	1.30%	4.37%	2.40%	1.46%	1.31%	1.59%	0.91%
Other services	1.36%	4.20%	4.50%	3.63%	3.54%	2.25%	3.04%	1.76%
Ownership								
For profit, incorporated	0.56%	1.23%	2.20%	1.59%	1.29%	0.38%	1.23%	0.58%
For profit, unincorporated	1.09%	4.40%	4.64%	2.65%	2.96%	1.52%	3.23%	0.84%
Nonprofit	1.29%	3.11%	5.77%	3.38%	1.58%	2.10%	2.84%	1.52%
Age of firm								
Less than 5 years	4.91%	5.01%	5.55%	8.76%	5.91% *	3.39%	2.90%	5.74% *
5-9 years	1.40%	2.45%	3.84%	2.57%	2.47%	2.37%	1.95%	1.62%
10-19 years	1.23%	1.99%	4.46%	4.13%	2.18%	3.35%	2.08%	1.36%
20 or more years	0.36%	2.05%	1.76%	1.64%	0.92%	0.42%	1.42%	0.48%
Unknown	0.70%	.	1.89% *	7.46%	2.92%	0.74%	10.43% *	0.70%
Multi/single status								
2 or more locations	0.61%	6.03% *	5.36% *	2.03%	1.42%	0.56%	2.60%	0.63%
1 location only	0.88%	1.73%	1.95%	1.57%	1.53%	2.95%	1.17%	1.05%
Percent full-time employees								
Less than 25%	2.74%	7.94%	8.85% *	5.17%	7.19%	1.94%	4.61%	2.53%
25-49 %	1.68%	6.37% *	3.60%	7.61%	3.95%	1.75%	3.02%	1.76%
50-74 %	1.58%	4.78%	6.10% *	4.73%	3.72%	1.88%	3.02%	1.69%
75% or more	0.49%	1.84%	2.02%	1.39%	1.21%	0.42%	1.08%	0.52%
Union presence								
No union employees	0.54%	1.82%	2.03%	1.36%	1.38%	0.68%	1.05%	0.59%
Has union employees	1.11%	3.29%	2.80%	4.09%	2.51%	1.25%	1.91%	1.23%
Unknown	1.14%	4.58% *	8.84%	7.57%	5.08%	1.18%	7.04%	1.16%
Percent low wage employees								
50% or more low wage	0.67%	4.96%	5.94%	3.60%	2.92%	1.16%	3.41%	0.74%
Less than 50% low wage	0.56%	1.67%	2.05%	1.42%	1.25%	0.60%	0.95%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.c(2005) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	26.1%	16.3%	30.9%	34.2%	28.8%	23.2%	26.6%	25.9%
Industry group **								
Agric., fish., forest.	40.5%	.	.	.	.	.	40.5%	37.8%
Mining and manufacturing	20.6%	.	.	.	.	.	33.9%	18.6%
Construction	23.1%	.	.	.	.	.	23.6%	22.5%*
Utilities and transp.	12.0%	.	.	.	.	.	38.4%	10.4%
Wholesale trade	17.7%	.	.	.	.	.	14.1%*	21.8%
Fin. svcs. and real estate	31.6%	.	.	.	.	.	27.0%	32.6%
Retail trade	31.6%	.	.	.	.	.	24.4%	36.8%
Professional services	31.9%	.	.	.	.	.	33.7%	31.1%
Other services	28.0%	.	.	.	.	.	18.1%	37.9%
Ownership								
For profit, incorporated	25.3%	.	.	.	.	.	27.2%	24.6%
For profit, unincorporated	28.3%	.	.	.	.	.	26.2%	30.2%
Nonprofit	29.7%	.	.	.	.	.	21.7%	32.0%
Age of firm								
Less than 5 years	28.8%	.	.	.	.	.	27.5%	33.0%*
5-9 years	25.2%	.	.	.	.	.	20.2%	32.6%
10-19 years	30.2%	.	.	.	.	.	27.7%	32.8%
20 or more years	26.5%	.	.	.	.	.	26.4%	26.6%
Unknown	22.2%	.	.	.	.	.	94.6%*	21.2%
Multi/single status								
2 or more locations	24.8%	.	.	.	.	.	37.8%	24.2%
1 location only	27.8%	.	.	.	.	.	25.5%	32.1%
Percent full-time employees								
Less than 25%	20.0%*	.	.	.	.	.	11.4%*	26.9%*
25-49 %	31.2%	.	.	.	.	.	18.8%*	39.3%
50-74 %	28.3%	.	.	.	.	.	24.5%	29.6%
75% or more	25.7%	.	.	.	.	.	27.5%	24.9%
Union presence								
No union employees	28.7%	.	.	.	.	.	27.7%	29.5%
Has union employees	19.1%	.	.	.	.	.	12.5%*	19.9%
Unknown	28.2%	.	.	.	.	.	47.9%	27.0%
Percent low wage employees								
50% or more low wage	31.8%	.	.	.	.	.	31.4%	32.0%
Less than 50% low wage	25.4%	.	.	.	.	.	25.7%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.D.3.c(2005) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	1.46%	1.90%	4.11%	2.85%	3.66%	2.08%	2.47%	1.67%
Industry group **								
Agric., fish., forest.	9.34%	.	.	.	.	.	9.64%	10.71%
Mining and manufacturing	1.58%	.	.	.	.	.	5.59%	1.32%
Construction	5.31%	.	.	.	.	.	7.01%	6.91%*
Utilities and transp.	3.04%	.	.	.	.	.	10.47%	2.39%
Wholesale trade	4.64%	.	.	.	.	.	5.83%*	5.55%
Fin. svcs. and real estate	2.56%	.	.	.	.	.	5.55%	2.68%
Retail trade	4.00%	.	.	.	.	.	2.91%	6.11%
Professional services	2.44%	.	.	.	.	.	4.15%	3.97%
Other services	2.09%	.	.	.	.	.	4.11%	5.27%
Ownership								
For profit, incorporated	2.25%	.	.	.	.	.	3.25%	2.09%
For profit, unincorporated	4.94%	.	.	.	.	.	7.19%	3.55%
Nonprofit	3.78%	.	.	.	.	.	4.49%	4.05%
Age of firm								
Less than 5 years	5.12%	.	.	.	.	.	5.77%	10.04%*
5-9 years	3.05%	.	.	.	.	.	3.36%	4.46%
10-19 years	4.63%	.	.	.	.	.	4.21%	6.06%
20 or more years	1.85%	.	.	.	.	.	3.02%	1.84%
Unknown	2.77%	.	.	.	.	.	29.91%*	2.63%
Multi/single status								
2 or more locations	2.01%	.	.	.	.	.	7.50%	2.06%
1 location only	2.40%	.	.	.	.	.	2.40%	4.99%
Percent full-time employees								
Less than 25%	10.26%*	.	.	.	.	.	11.72%*	11.12%*
25-49 %	4.26%	.	.	.	.	.	6.50%*	6.67%
50-74 %	2.66%	.	.	.	.	.	4.20%	2.97%
75% or more	1.53%	.	.	.	.	.	2.87%	1.98%
Union presence								
No union employees	1.94%	.	.	.	.	.	3.33%	2.33%
Has union employees	2.89%	.	.	.	.	.	4.14%*	3.10%
Unknown	1.85%	.	.	.	.	.	13.10%	1.90%
Percent low wage employees								
50% or more low wage	2.43%	.	.	.	.	.	3.89%	4.61%
Less than 50% low wage	1.70%	.	.	.	.	.	2.71%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.D.4(2005) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2005**

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	34.0%	28.6%	28.7%	27.0%	33.8%	37.0%	27.7%	35.5%
Industry group **								
Agric., fish., forest.	23.1%	35.8%	30.7%	15.2% *	15.9% *	39.7%	21.8%	24.8% *
Mining and manufacturing	41.1%	30.6%	25.2%	29.7%	40.7%	44.7%	27.8%	42.6%
Construction	39.3%	35.4%	35.4%	36.0%	46.0%	42.7%	34.9%	43.3%
Utilities and transp.	37.6%	36.1%	36.9%	35.2%	36.7%	38.1%	35.1%	37.9%
Wholesale trade	36.6%	32.6%	31.1%	30.8%	39.9%	39.9%	29.6%	39.3%
Fin. svcs. and real estate	34.9%	27.9%	33.8%	27.0%	35.3%	36.3%	30.1%	35.6%
Retail trade	28.7%	26.0%	26.1%	28.3%	29.1%	29.2%	26.5%	29.2%
Professional services	32.5%	26.6%	24.8%	22.6%	30.2%	37.3%	24.8%	34.2%
Other services	27.8%	25.1%	27.2%	23.1%	25.7%	30.5%	24.8%	28.8%
Ownership								
For profit, incorporated	34.9%	29.3%	28.6%	27.7%	36.6%	37.3%	27.9%	36.6%
For profit, unincorporated	31.2%	27.0%	29.0%	28.4%	29.4%	34.5%	27.9%	32.5%
Nonprofit	31.4%	26.3%	28.7%	22.6%	27.2%	36.6%	25.8%	32.3%
Age of firm								
Less than 5 years	32.3%	24.6%	22.4%	29.4%	46.7%	35.4%	25.2%	40.6%
5-9 years	30.7%	34.6%	24.8%	27.4%	34.9%	31.0%	29.3%	32.3%
10-19 years	29.1%	28.4%	29.7%	25.5%	28.9%	34.0%	27.2%	30.6%
20 or more years	33.7%	27.4%	29.7%	27.4%	34.0%	36.9%	27.8%	35.1%
Unknown	37.4%	.	30.8% *	24.8%	36.3%	37.5%	30.2% *	37.4%
Multi/single status								
2 or more locations	36.3%	31.9%	26.9%	26.8%	35.8%	37.1%	28.7%	36.4%
1 location only	28.9%	28.5%	28.8%	27.1%	30.4%	34.9%	27.6%	30.7%
Percent full-time employees								
Less than 25%	25.1%	29.2%	31.1%	20.8%	19.3%	29.2%	25.4%	25.0%
25-49 %	25.7%	29.6%	28.3%	24.6%	22.0%	26.3%	27.2%	25.4%
50-74 %	29.6%	27.8%	25.2%	21.4%	24.1%	33.7%	25.4%	30.6%
75% or more	35.0%	28.6%	29.1%	27.8%	35.7%	38.0%	28.0%	36.7%
Union presence								
No union employees	31.8%	27.9%	27.0%	25.6%	33.1%	35.3%	26.4%	33.6%
Has union employees	40.7%	43.3%	46.6%	41.2%	37.6%	41.0%	45.2%	40.5%
Unknown	35.3%	25.8%	33.2%	25.5%	36.4%	35.5%	29.6%	35.5%
Percent low wage employees								
50% or more low wage	25.9%	28.6%	22.3%	17.1%	23.2%	29.2%	22.2%	26.7%
Less than 50% low wage	35.3%	28.6%	29.6%	28.8%	35.5%	38.3%	28.5%	37.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.D.4(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2005**

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	0.30%	0.56%	0.83%	0.88%	0.94%	0.52%	0.32%	0.37%
<b>Industry group **</b>								
Agric., fish., forest.	4.75%	4.09%	5.93%	8.89% *	9.73% *	7.62%	3.74%	8.85% *
Mining and manufacturing	0.61%	2.36%	1.49%	1.55%	1.17%	0.86%	1.27%	0.60%
Construction	2.77%	2.21%	2.71%	4.15%	5.16%	4.01%	2.20%	3.92%
Utilities and transp.	1.02%	3.20%	4.39%	3.80%	3.17%	1.04%	2.39%	0.96%
Wholesale trade	1.09%	2.60%	2.21%	2.18%	1.83%	1.93%	1.55%	1.38%
Fin. svcs. and real estate	0.86%	3.16%	2.79%	2.05%	1.92%	0.90%	1.58%	0.83%
Retail trade	0.80%	1.44%	2.23%	2.09%	1.85%	0.87%	1.71%	0.74%
Professional services	0.53%	1.24%	1.24%	1.51%	1.33%	0.79%	0.58%	0.65%
Other services	0.75%	1.83%	1.68%	1.69%	1.98%	1.63%	0.89%	0.90%
<b>Ownership</b>								
For profit, incorporated	0.39%	0.91%	0.88%	1.20%	1.37%	0.54%	0.50%	0.43%
For profit, unincorporated	1.17%	1.67%	3.00%	2.06%	2.92%	1.60%	1.34%	1.42%
Nonprofit	0.59%	1.91%	4.55%	2.40%	1.06%	0.62%	1.99%	0.48%
<b>Age of firm</b>								
Less than 5 years	3.40%	2.57%	2.96%	3.94%	7.39%	3.93%	2.23%	5.44%
5-9 years	1.05%	1.69%	1.57%	2.56%	3.29%	4.12%	1.57%	2.77%
10-19 years	0.74%	1.38%	1.37%	2.32%	1.26%	3.02%	1.14%	0.82%
20 or more years	0.30%	0.97%	1.27%	1.04%	0.63%	0.76%	0.61%	0.42%
Unknown	0.59%	.	11.86% *	5.51%	2.98%	0.60%	10.56% *	0.59%
<b>Multi/single status</b>								
2 or more locations	0.39%	3.82%	2.42%	0.94%	1.17%	0.52%	1.60%	0.40%
1 location only	0.29%	0.57%	0.85%	1.08%	0.86%	1.71%	0.34%	0.74%
<b>Percent full-time employees</b>								
Less than 25%	1.85%	5.79%	8.94%	2.57%	3.93%	3.52%	3.01%	2.04%
25-49 %	0.58%	3.22%	2.38%	2.57%	2.46%	1.12%	2.02%	0.70%
50-74 %	0.72%	1.15%	1.55%	2.17%	1.60%	0.91%	1.43%	0.67%
75% or more	0.27%	0.58%	0.96%	1.01%	0.96%	0.55%	0.46%	0.37%
<b>Union presence</b>								
No union employees	0.35%	0.41%	0.65%	0.85%	0.96%	0.66%	0.34%	0.42%
Has union employees	0.65%	4.74%	6.03%	3.25%	1.95%	0.90%	3.00%	0.72%
Unknown	0.88%	7.42%	7.61%	4.98%	3.36%	0.86%	4.97%	0.87%
<b>Percent low wage employees</b>								
50% or more low wage	0.70%	1.70%	2.20%	0.83%	1.67%	1.14%	1.05%	0.92%
Less than 50% low wage	0.33%	0.57%	0.84%	0.99%	1.33%	0.47%	0.35%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.4.a(2005) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2005**

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	13.4%	58.7%	32.9%	15.9%	11.7%	7.7%	36.4%	9.1%
Industry group **								
Agric., fish., forest.	21.2%	61.3%	35.6% *	16.0% *	.	.	37.6%	3.0% *
Mining and manufacturing	10.7%	48.1%	22.0%	9.1%	11.7%	9.3%	21.7%	9.9%
Construction	36.2%	61.0%	45.5%	26.4%	48.6%	7.5% *	45.6%	29.3%
Utilities and transp.	16.0%	46.7%	5.3% *	9.3% *	7.7% *	17.4%	13.3%	16.3%
Wholesale trade	11.9%	63.3%	23.6%	10.7% *	5.7% *	5.2% *	32.5%	5.9%
Fin. svcs. and real estate	9.0%	62.7%	41.8%	22.9%	5.6% *	4.1%	48.8%	4.5%
Retail trade	10.6%	60.1%	31.6%	20.0%	6.8% *	2.7% *	33.4%	5.7%
Professional services	13.5%	55.1%	28.8%	9.3% *	7.8%	11.0%	33.7%	10.2%
Other services	12.6%	61.9%	39.1%	22.6%	9.5%	1.4% *	42.6%	4.3%
Ownership								
For profit, incorporated	13.5%	59.2%	35.4%	15.5%	12.7%	7.7%	36.5%	9.3%
For profit, unincorporated	13.7%	56.3%	17.3%	14.5%	5.9% *	6.1%	36.2%	6.1%
Nonprofit	12.5%	61.1%	36.0%	19.4%	10.6%	8.8%	36.3%	9.6%
Age of firm								
Less than 5 years	37.3%	53.8%	25.1%	2.3% *	58.6% *	2.3% *	34.4%	39.5% *
5-9 years	26.3%	61.9%	32.1%	15.1% *	5.9%	4.6% *	47.4%	4.5%
10-19 years	22.6%	59.8%	33.3%	20.1%	8.6%	9.1% *	39.2%	11.3%
20 or more years	12.8%	57.6%	33.3%	15.7%	10.3%	7.4%	33.2%	8.9%
Unknown	8.0%	.	65.6%	6.5% *	1.6% *	8.1%	11.8% *	7.9%
Multi/single status								
2 or more locations	8.9%	39.1% *	41.0%	11.6%	11.8%	7.8%	20.8%	8.6%
1 location only	26.4%	59.0%	32.3%	17.4%	11.4%	5.5% *	38.1%	12.1%
Percent full-time employees								
Less than 25%	15.5%	53.8%	43.2%	11.6% *	8.1% *	4.4% *	36.4%	6.7% *
25-49 %	13.6%	77.0%	39.5%	39.9%	2.5% *	0.1% *	49.6%	4.8% *
50-74 %	11.7%	54.1%	42.6%	19.2% *	9.4% *	4.4% *	44.2%	5.6% *
75% or more	13.5%	58.6%	31.5%	14.9%	12.1%	8.4%	35.1%	9.6%
Union presence								
No union employees	12.7%	58.4%	28.9%	12.0%	9.6%	4.7%	34.0%	6.9%
Has union employees	19.1%	61.7%	59.4%	37.8%	23.8%	14.6%	57.6%	16.3%
Unknown	4.3%	66.0%	17.6% *	26.8% *	1.9% *	3.7%	31.5% *	3.7%
Percent low wage employees								
50% or more low wage	7.3%	58.9%	29.6%	12.6%	3.7% *	1.2% *	35.9%	2.2%
Less than 50% low wage	14.1%	58.7%	33.2%	16.2%	12.5%	8.6%	36.5%	9.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.D.4.a(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2005**

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	0.47%	1.14%	1.82%	1.70%	1.95%	0.68%	1.16%	0.54%
Industry group **								
Agric., fish., forest.	5.89%	9.07%	14.59% *	13.30% *	.	.	9.16%	1.44% *
Mining and manufacturing	1.03%	7.32%	5.46%	1.96%	2.07%	1.58%	3.59%	1.14%
Construction	3.69%	3.21%	4.89%	4.11%	10.03%	4.40% *	3.09%	5.59%
Utilities and transp.	2.67%	9.59%	12.88% *	5.95% *	4.43% *	4.03%	3.95%	3.00%
Wholesale trade	1.02%	2.92%	4.38%	3.52% *	1.90% *	1.69% *	2.89%	1.32%
Fin. svcs. and real estate	0.85%	5.38%	7.82%	4.71%	2.28% *	0.90%	4.18%	0.79%
Retail trade	1.20%	6.15%	4.04%	5.23%	3.39% *	1.08% *	1.48%	1.08%
Professional services	1.07%	2.31%	3.02%	3.08% *	1.43%	2.30%	2.01%	1.44%
Other services	0.73%	3.40%	3.75%	3.89%	2.21%	0.71% *	2.71%	0.64%
Ownership								
For profit, incorporated	0.48%	1.29%	1.91%	2.05%	2.51%	0.71%	1.44%	0.60%
For profit, unincorporated	1.67%	5.01%	3.74%	2.90%	1.86% *	1.73%	3.85%	1.11%
Nonprofit	1.70%	5.85%	5.35%	5.72%	1.72%	2.20%	4.81%	1.65%
Age of firm								
Less than 5 years	7.22%	4.98%	5.37%	2.70% *	17.87% *	3.68% *	3.99%	12.62% *
5-9 years	3.88%	4.31%	6.87%	5.41% *	1.27%	2.05% *	4.20%	0.84%
10-19 years	2.34%	2.68%	3.44%	4.14%	2.51%	4.91% *	1.79%	2.51%
20 or more years	0.53%	2.64%	2.86%	2.08%	1.15%	0.84%	1.68%	0.53%
Unknown	0.98%	.	19.13%	8.53% *	1.06% *	1.00%	14.84% *	0.98%
Multi/single status								
2 or more locations	0.65%	14.30% *	8.89%	1.83%	2.59%	0.67%	2.23%	0.66%
1 location only	1.03%	1.10%	1.84%	2.11%	1.75%	1.92% *	1.18%	1.17%
Percent full-time employees								
Less than 25%	2.84%	8.38%	12.40%	6.96% *	8.67% *	9.39% *	3.91%	4.50% *
25-49 %	2.22%	7.76%	6.22%	9.18%	1.65% *	0.06% *	5.10%	2.41% *
50-74 %	2.07%	5.36%	5.81%	5.94% *	3.18% *	2.08% *	3.76%	2.02% *
75% or more	0.47%	1.70%	2.15%	1.91%	2.02%	0.80%	1.63%	0.56%
Union presence								
No union employees	0.76%	1.26%	1.57%	1.60%	2.44%	1.01%	0.90%	1.01%
Has union employees	1.55%	6.44%	8.39%	7.86%	3.36%	1.57%	6.36%	1.47%
Unknown	0.71%	15.92%	10.18% *	10.66% *	1.37% *	0.76%	9.46% *	0.68%
Percent low wage employees								
50% or more low wage	0.58%	3.52%	4.94%	2.79%	1.50% *	0.39% *	3.15%	0.35%
Less than 50% low wage	0.48%	1.37%	1.99%	1.78%	2.15%	0.77%	1.22%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.1(2005) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	7,671	7,944	7,693	7,768	7,616	7,647	7,841	7,640
Industry group **								
Agric., fish., forest.	6,845	7,678	8,512	5,870	7,597	5,996	6,952	6,641
Mining and manufacturing	7,375	7,740	7,291	7,404	7,267	7,408	7,409	7,372
Construction	7,358	8,114	6,811	7,017	7,615	7,541	7,190	7,514
Utilities and transp.	7,845	6,301	7,457	8,681	8,654	7,732	8,432	7,787
Wholesale trade	7,493	7,466	7,657	7,789	7,888	7,217	7,855	7,399
Fin. svcs. and real estate	7,949	9,170	10,087	8,268	7,786	7,837	9,239	7,837
Retail trade	7,197	8,189	7,413	6,802	6,990	7,214	7,484	7,142
Professional services	8,125	7,966	7,799	8,820	7,941	8,111	8,245	8,104
Other services	7,367	7,448	7,972	7,150	7,470	7,293	7,568	7,315
Ownership								
For profit, incorporated	7,611	8,094	7,785	7,730	7,428	7,589	7,945	7,553
For profit, unincorporated	7,154	7,351	6,967	7,250	7,314	7,079	7,173	7,148
Nonprofit	8,398	8,236	8,322	8,298	8,414	8,420	8,080	8,436
Age of firm								
Less than 5 years	6,642	5,698	6,504	7,760	6,610	6,745	6,241	7,068
5-9 years	7,242	7,713	7,071	7,062	6,325	8,183	7,288	7,199
10-19 years	7,437	8,127	7,256	7,380	7,502	7,163	7,680	7,288
20 or more years	7,767	8,359	8,121	7,924	7,749	7,659	8,172	7,691
Unknown	7,670	.	10,189*	7,616	7,665	7,670	5,695	7,672
Multi/single status								
2 or more locations	7,694	10,365	9,625	8,178	7,765	7,640	9,252	7,661
1 location only	7,599	7,901	7,545	7,600	7,342	7,918	7,677	7,504
Percent full-time employees								
Less than 25%	8,194	9,807	8,068	7,736	7,209	8,519	8,832	7,892
25-49 %	8,188	7,966	8,994	7,583	8,079	8,225	8,248	8,180
50-74 %	7,582	8,410	7,445	7,402	7,659	7,516	7,648	7,570
75% or more	7,653	7,835	7,668	7,799	7,602	7,626	7,831	7,621
Union presence								
No union employees	7,617	7,864	7,765	7,702	7,542	7,571	7,832	7,559
Has union employees	7,607	8,674	6,945	8,319	8,097	7,499	7,753	7,599
Unknown	8,063	9,750	8,344	7,827	7,418	8,075	8,675	8,050
Percent low wage employees								
50% or more low wage	7,446	8,382	7,588	7,493	7,490	7,366	7,723	7,407
Less than 50% low wage	7,702	7,894	7,705	7,800	7,633	7,690	7,854	7,675

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.E.1(2005) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	44.26	152.74	168.50	170.84	96.77	69.71	114.51	54.80
Industry group **								
Agric., fish., forest.	753.22	1,063.81	1,644.05	1,159.79	1,813.03	995.11	814.70	773.03
Mining and manufacturing	102.53	710.25	275.77	199.33	183.92	126.17	187.23	114.66
Construction	157.14	345.80	271.60	405.18	464.98	335.31	177.52	219.31
Utilities and transp.	168.75	547.60	651.57	726.57	458.87	151.43	635.27	145.14
Wholesale trade	132.80	467.80	792.64	645.09	305.23	129.60	358.04	171.42
Fin. svcs. and real estate	87.17	293.77	1,139.23	369.72	257.60	105.70	414.18	87.83
Retail trade	161.04	448.45	304.78	277.88	252.95	202.07	290.54	158.48
Professional services	98.75	236.41	239.18	456.77	111.40	149.17	265.28	111.00
Other services	132.77	551.13	303.63	337.09	272.84	218.18	346.92	167.96
Ownership								
For profit, incorporated	41.90	163.26	174.18	200.16	151.84	68.51	157.18	56.49
For profit, unincorporated	141.76	201.28	232.65	189.72	199.35	256.81	160.76	208.16
Nonprofit	122.20	715.59	319.47	198.93	235.27	194.84	286.49	144.73
Age of firm								
Less than 5 years	246.76	438.97	391.80	480.36	931.55	414.70	426.56	357.25
5-9 years	243.02	262.51	238.53	388.07	371.74	917.36	206.31	457.86
10-19 years	118.03	286.17	224.54	299.00	213.37	352.12	182.92	228.35
20 or more years	69.41	292.99	278.92	206.53	100.29	99.20	132.64	72.07
Unknown	100.92	.	3,222.04*	1,626.58	384.29	99.34	1,580.63	102.04
Multi/single status								
2 or more locations	53.79	1,456.90	960.85	404.76	59.95	69.48	690.45	55.41
1 location only	49.54	161.55	149.32	147.92	202.65	445.01	89.11	112.10
Percent full-time employees								
Less than 25%	696.07	1,355.01	1,726.68	484.16	525.84	1,353.85	377.72	830.44
25-49 %	285.41	603.15	729.96	495.90	752.48	372.88	154.65	315.35
50-74 %	158.44	283.69	350.49	525.95	287.49	183.52	250.34	165.29
75% or more	28.50	190.33	180.06	179.22	97.16	53.66	145.38	39.74
Union presence								
No union employees	51.34	155.24	163.94	190.38	121.18	73.26	126.97	47.38
Has union employees	110.58	675.91	601.33	337.70	213.34	136.09	327.95	122.10
Unknown	141.94	1,328.30	1,696.43	1,533.64	342.63	152.72	683.96	141.45
Percent low wage employees								
50% or more low wage	127.83	660.99	562.16	264.53	256.13	176.22	392.28	157.03
Less than 50% low wage	40.43	110.85	170.14	172.97	111.04	67.25	130.46	50.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.E.2(2005) 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, 2005**

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	1,759	1,290	2,081	2,437	2,043	1,569	2,016	1,714
Industry group **								
Agric., fish., forest.	1,511	564 *	1,841	1,919	2,500	1,516	1,274	1,963
Mining and manufacturing	1,370	1,219	1,781	2,114	1,549	1,168	1,887	1,322
Construction	2,083	1,177	1,870	2,856	1,984	1,991	1,869	2,281
Utilities and transp.	1,670	1,842	2,615	3,213	2,411	1,421	3,428	1,495
Wholesale trade	1,579	1,305	2,158	2,259	1,484	1,336	2,035	1,461
Fin. svcs. and real estate	1,793	1,938	1,574	2,325	2,225	1,678	2,065	1,770
Retail trade	2,078	1,247	2,857	2,154	2,724	1,901	2,238	2,048
Professional services	1,768	1,185	2,018	2,650	2,170	1,535	1,929	1,741
Other services	2,081	1,322	2,023	2,358	2,437	2,010	1,943	2,117
Ownership								
For profit, incorporated	1,736	1,278	2,025	2,395	1,999	1,566	2,024	1,687
For profit, unincorporated	1,797	1,318	2,214	2,429	2,352	1,533	1,819	1,790
Nonprofit	1,869	1,347	2,329	2,690	2,048	1,616	2,274	1,820
Age of firm								
Less than 5 years	2,157	1,588	1,983	3,209	2,214	1,620	1,954	2,372
5-9 years	1,964	1,638	2,049	2,031	2,064	2,061	1,801	2,120
10-19 years	2,145	1,212	1,995	2,519	2,493	2,036	1,886	2,303
20 or more years	1,788	1,159	2,136	2,420	1,948	1,575	2,116	1,727
Unknown	1,524	.	.	1,413 *	2,044	1,509	1,281 *	1,524
Multi/single status								
2 or more locations	1,646	1,017 *	1,713	2,143	1,978	1,558	1,943	1,639
1 location only	2,107	1,295	2,109	2,558	2,161	2,016	2,024	2,209
Percent full-time employees								
Less than 25%	2,760	1,552 *	2,740 *	4,477	2,410	2,210	3,893	2,222
25-49 %	2,008	1,991	2,300	2,513	2,865	1,826	2,288	1,968
50-74 %	1,909	1,238	1,914	2,839	2,228	1,783	1,813	1,927
75% or more	1,723	1,255	2,086	2,372	1,998	1,527	1,996	1,675
Union presence								
No union employees	1,923	1,323	2,159	2,507	2,125	1,704	2,057	1,888
Has union employees	1,327	802 *	1,203	1,850	1,466	1,286	1,491	1,317
Unknown	1,672	1,168 *	3,394	2,373	2,492	1,630	2,168 *	1,661
Percent low wage employees								
50% or more low wage	2,063	1,199	2,652	2,285	2,236	2,000	2,039	2,066
Less than 50% low wage	1,717	1,301	2,015	2,454	2,017	1,503	2,013	1,662

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.E.2(2005) 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, 2005**

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	28.78	91.11	129.51	148.30	51.16	24.88	95.37	25.78
Industry group **								
Agric., fish., forest.	175.36	237.48 *	402.23	391.77	626.37	298.15	177.63	409.26
Mining and manufacturing	46.92	339.57	204.76	116.13	58.80	75.50	143.33	60.25
Construction	105.47	176.51	293.29	243.23	277.16	258.10	112.63	152.14
Utilities and transp.	130.00	465.54	532.60	527.88	336.53	97.46	463.33	108.62
Wholesale trade	76.69	286.18	367.05	172.35	177.62	91.94	206.88	58.38
Fin. svcs. and real estate	59.49	426.24	251.41	270.49	220.20	53.31	228.66	56.09
Retail trade	53.67	158.08	288.39	253.01	190.08	59.40	202.34	68.10
Professional services	49.96	62.97	289.56	321.28	89.50	39.62	143.40	40.80
Other services	67.35	323.88	238.51	315.48	191.79	60.27	172.59	55.30
Ownership								
For profit, incorporated	27.26	98.33	144.58	126.90	60.76	34.11	109.42	34.50
For profit, unincorporated	86.66	192.12	322.67	167.31	194.46	62.71	144.18	79.89
Nonprofit	94.15	327.41	227.57	367.56	104.42	81.91	271.07	79.62
Age of firm								
Less than 5 years	169.92	385.21	427.85	482.11	296.47	267.56	243.56	345.62
5-9 years	109.95	284.51	247.83	195.20	210.56	336.12	179.74	223.42
10-19 years	118.59	139.38	150.89	139.32	216.56	181.04	104.97	200.67
20 or more years	24.57	123.00	143.85	173.88	58.15	29.18	149.91	19.99
Unknown	30.54	.	.	501.44 *	215.26	27.11	601.84 *	30.25
Multi/single status								
2 or more locations	25.27	803.89 *	329.98	127.67	60.38	24.94	155.56	25.06
1 location only	82.66	90.13	151.50	184.93	95.38	194.68	105.31	120.39
Percent full-time employees								
Less than 25%	355.93	1,152.36 *	937.95 *	886.64	297.67	490.20	802.67	319.20
25-49 %	130.18	572.34	535.78	451.90	431.92	147.54	304.55	146.15
50-74 %	47.97	266.67	187.52	332.54	143.05	65.41	116.59	49.26
75% or more	35.73	104.86	135.58	154.32	51.09	31.82	105.78	35.06
Union presence								
No union employees	42.50	85.63	124.36	136.55	49.54	42.50	85.79	44.24
Has union employees	44.32	315.30 *	189.17	417.63	133.89	50.98	244.10	43.19
Unknown	57.03	893.84 *	706.22	589.04	341.48	58.87	657.55 *	54.66
Percent low wage employees								
50% or more low wage	47.99	199.59	359.50	180.24	169.59	55.25	189.98	43.36
Less than 50% low wage	29.68	87.09	124.45	163.54	52.64	29.78	104.81	28.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.3(2005) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	22.9%	16.2%	27.0%	31.4%	26.8%	20.5%	25.7%	22.4%
Industry group **								
Agric., fish., forest.	22.1%	7.3% *	21.6%	32.7%	32.9%	25.3%	18.3%	29.6%
Mining and manufacturing	18.6%	15.7%	24.4%	28.6%	21.3%	15.8%	25.5%	17.9%
Construction	28.3%	14.5%	27.5%	40.7%	26.1%	26.4%	26.0%	30.4%
Utilities and transp.	21.3%	29.2%	35.1%	37.0%	27.9%	18.4%	40.7%	19.2%
Wholesale trade	21.1%	17.5%	28.2%	29.0%	18.8%	18.5%	25.9%	19.7%
Fin. svcs. and real estate	22.6%	21.1%	15.6%	28.1%	28.6%	21.4%	22.4%	22.6%
Retail trade	28.9%	15.2%	38.5%	31.7%	39.0%	26.4%	29.9%	28.7%
Professional services	21.8%	14.9%	25.9%	30.0%	27.3%	18.9%	23.4%	21.5%
Other services	28.2%	17.7%	25.4%	33.0%	32.6%	27.6%	25.7%	28.9%
Ownership								
For profit, incorporated	22.8%	15.8%	26.0%	31.0%	26.9%	20.6%	25.5%	22.3%
For profit, unincorporated	25.1%	17.9%	31.8%	33.5%	32.2%	21.7%	25.4%	25.0%
Nonprofit	22.3%	16.4%	28.0%	32.4%	24.3%	19.2%	28.2%	21.6%
Age of firm								
Less than 5 years	32.5%	27.9%	30.5%	41.3%	33.5%	24.0%	31.3%	33.6%
5-9 years	27.1%	21.2%	29.0%	28.8%	32.6%	25.2%	24.7%	29.4%
10-19 years	28.8%	14.9%	27.5%	34.1%	33.2%	28.4%	24.6%	31.6%
20 or more years	23.0%	13.9%	26.3%	30.5%	25.1%	20.6%	25.9%	22.5%
Unknown	19.9%	.	.	18.6% *	26.7%	19.7%	22.5% *	19.9%
Multi/single status								
2 or more locations	21.4%	9.8% *	17.8%	26.2%	25.5%	20.4%	21.0%	21.4%
1 location only	27.7%	16.4%	28.0%	33.7%	29.4%	25.5%	26.4%	29.4%
Percent full-time employees								
Less than 25%	33.7%	15.8% *	34.0% *	57.9%	33.4%	25.9%	44.1%	28.2%
25-49 %	24.5%	25.0%	25.6%	33.1%	35.5%	22.2%	27.7%	24.1%
50-74 %	25.2%	14.7%	25.7%	38.3%	29.1%	23.7%	23.7%	25.5%
75% or more	22.5%	16.0%	27.2%	30.4%	26.3%	20.0%	25.5%	22.0%
Union presence								
No union employees	25.3%	16.8%	27.8%	32.5%	28.2%	22.5%	26.3%	25.0%
Has union employees	17.4%	9.3% *	17.3%	22.2%	18.1%	17.1%	19.2%	17.3%
Unknown	20.7%	12.0% *	40.7%	30.3% *	33.6%	20.2%	25.0% *	20.6%
Percent low wage employees								
50% or more low wage	27.7%	14.3%	35.0%	30.5%	29.9%	27.2%	26.4%	27.9%
Less than 50% low wage	22.3%	16.5%	26.1%	31.5%	26.4%	19.6%	25.6%	21.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.E.3(2005) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

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	0.39%	0.96%	1.60%	2.02%	0.75%	0.39%	1.38%	0.36%
Industry group **								
Agric., fish., forest.	2.94%	2.85% *	4.91%	7.85%	8.17%	5.16%	3.83%	5.06%
Mining and manufacturing	0.55%	3.17%	2.39%	1.75%	0.45%	0.94%	1.94%	0.70%
Construction	1.79%	2.86%	4.37%	4.96%	2.58%	2.67%	2.13%	2.34%
Utilities and transp.	1.39%	8.39%	6.90%	5.67%	3.72%	1.19%	4.90%	1.25%
Wholesale trade	1.26%	3.90%	4.19%	2.97%	2.59%	1.58%	3.13%	1.13%
Fin. svcs. and real estate	0.67%	4.94%	3.81%	2.67%	2.59%	0.71%	2.90%	0.66%
Retail trade	1.10%	1.88%	3.22%	4.10%	2.87%	1.17%	2.37%	1.32%
Professional services	0.61%	0.84%	3.66%	3.61%	1.24%	0.58%	1.93%	0.48%
Other services	0.68%	3.19%	2.76%	3.65%	3.13%	1.02%	1.69%	0.79%
Ownership								
For profit, incorporated	0.30%	1.05%	1.81%	1.88%	0.94%	0.46%	1.54%	0.42%
For profit, unincorporated	1.35%	2.66%	4.59%	2.29%	2.98%	0.95%	1.99%	1.32%
Nonprofit	1.21%	3.56%	2.85%	3.95%	1.81%	1.20%	3.17%	1.10%
Age of firm								
Less than 5 years	2.53%	5.83%	6.47%	5.35%	3.60%	4.15%	3.17%	3.47%
5-9 years	1.34%	3.91%	3.51%	2.87%	2.08%	2.19%	2.80%	1.57%
10-19 years	1.46%	1.90%	2.60%	2.47%	3.02%	2.22%	1.65%	2.37%
20 or more years	0.43%	1.46%	1.97%	2.24%	0.72%	0.46%	1.91%	0.31%
Unknown	0.45%	.	.	6.45% *	2.20%	0.42%	11.40% *	0.45%
Multi/single status								
2 or more locations	0.34%	12.02% *	4.49%	2.20%	0.77%	0.38%	2.59%	0.36%
1 location only	1.10%	0.93%	1.95%	2.26%	1.47%	2.16%	1.39%	1.46%
Percent full-time employees								
Less than 25%	4.60%	10.38% *	10.59% *	9.37%	4.25%	6.74%	8.56%	3.83%
25-49 %	1.45%	6.23%	5.20%	7.13%	3.17%	1.67%	3.55%	1.69%
50-74 %	0.76%	3.03%	2.68%	2.60%	1.80%	1.18%	1.41%	0.79%
75% or more	0.47%	1.18%	1.62%	2.15%	0.82%	0.48%	1.51%	0.47%
Union presence								
No union employees	0.54%	0.86%	1.53%	1.98%	0.58%	0.53%	1.30%	0.52%
Has union employees	0.65%	3.91% *	3.11%	4.20%	1.60%	0.83%	3.48%	0.65%
Unknown	0.55%	13.94% *	8.00%	10.42% *	3.45%	0.46%	9.82% *	0.48%
Percent low wage employees								
50% or more low wage	0.70%	1.47%	4.74%	2.10%	1.83%	1.07%	2.03%	0.69%
Less than 50% low wage	0.42%	0.99%	1.62%	2.19%	0.86%	0.42%	1.48%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.E.4(2005) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2005**

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	17.3%	13.2%	13.4%	14.7%	15.2%	19.7%	13.7%	18.2%
Industry group **								
Agric., fish., forest.	9.3%	19.5%	9.1%	7.6% *	3.9% *	14.1%	10.9%	7.2%
Mining and manufacturing	19.3%	11.5%	13.8%	18.7%	17.9%	20.6%	15.8%	19.7%
Construction	14.9%	14.4%	14.5%	16.3%	13.0%	16.3%	15.2%	14.7%
Utilities and transp.	21.3%	10.1%	15.2%	21.2%	13.8%	23.0%	17.3%	21.8%
Wholesale trade	17.8%	13.3%	12.5%	15.2%	16.8%	21.9%	13.2%	19.6%
Fin. svcs. and real estate	19.2%	11.8%	12.3%	16.3%	16.1%	21.0%	13.1%	20.0%
Retail trade	16.4%	12.4%	14.2%	13.5%	14.1%	18.5%	13.7%	17.1%
Professional services	16.6%	13.9%	12.9%	13.4%	14.5%	19.0%	13.1%	17.4%
Other services	15.0%	12.6%	13.2%	11.8%	13.9%	17.1%	12.9%	15.7%
Ownership								
For profit, incorporated	17.9%	13.8%	13.0%	15.4%	15.8%	20.2%	13.9%	18.9%
For profit, unincorporated	15.4%	12.2%	15.7%	11.4%	13.0%	18.6%	13.3%	16.3%
Nonprofit	15.8%	10.3%	13.0%	13.5%	14.4%	17.6%	12.8%	16.2%
Age of firm								
Less than 5 years	12.0%	10.9%	9.7%	15.9%	10.9%	14.4%	11.5%	12.7%
5-9 years	13.9%	12.6%	13.8%	11.2%	14.7%	20.1%	12.7%	15.3%
10-19 years	15.4%	13.5%	13.6%	13.7%	15.3%	21.0%	13.5%	16.9%
20 or more years	17.7%	13.8%	13.6%	15.4%	15.4%	20.9%	14.3%	18.6%
Unknown	18.3%	.	0.3% *	9.7% *	15.6%	18.5%	6.4% *	18.4%
Multi/single status								
2 or more locations	18.7%	15.2%	13.4%	16.1%	15.5%	19.7%	15.5%	18.8%
1 location only	14.1%	13.2%	13.4%	14.2%	14.7%	18.4%	13.5%	15.0%
Percent full-time employees								
Less than 25%	10.2%	9.2%	12.5%	11.6%	8.0%	10.7%	11.2%	9.7%
25-49 %	18.9%	15.4%	11.5%	10.7%	11.3%	24.1%	12.5%	20.4%
50-74 %	15.9%	12.9%	14.1%	11.7%	13.8%	17.9%	13.4%	16.4%
75% or more	17.6%	13.3%	13.4%	15.2%	15.6%	19.8%	13.8%	18.4%
Union presence								
No union employees	16.5%	12.9%	13.3%	14.5%	15.2%	19.4%	13.5%	17.5%
Has union employees	18.5%	16.6%	15.1%	16.3%	14.9%	19.5%	16.1%	18.7%
Unknown	20.6%	21.0%	10.0%	16.2%	15.9%	20.9%	16.0%	20.7%
Percent low wage employees								
50% or more low wage	15.4%	11.6%	11.1%	10.1%	13.2%	18.2%	10.8%	16.4%
Less than 50% low wage	17.7%	13.4%	13.7%	15.5%	15.5%	19.9%	14.1%	18.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.E.4(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2005**

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	0.20%	0.57%	0.52%	0.28%	0.48%	0.36%	0.34%	0.27%
Industry group **								
Agric., fish., forest.	1.72%	2.46%	2.12%	2.58% *	3.44% *	3.49%	2.18%	1.99%
Mining and manufacturing	0.32%	1.71%	1.10%	0.90%	0.78%	0.73%	0.63%	0.36%
Construction	1.25%	1.48%	1.06%	1.89%	2.38%	2.82%	1.17%	1.66%
Utilities and transp.	0.78%	2.42%	4.06%	2.53%	1.79%	0.77%	2.58%	0.81%
Wholesale trade	0.87%	1.80%	2.26%	0.80%	1.02%	1.26%	0.96%	0.90%
Fin. svcs. and real estate	0.71%	0.87%	2.33%	1.40%	1.37%	0.94%	1.10%	0.80%
Retail trade	0.49%	0.77%	1.49%	1.57%	1.28%	0.65%	0.82%	0.67%
Professional services	0.25%	0.76%	0.62%	0.86%	0.71%	0.42%	0.62%	0.29%
Other services	0.45%	1.02%	1.26%	1.10%	1.02%	1.08%	0.50%	0.60%
Ownership								
For profit, incorporated	0.27%	0.67%	0.52%	0.35%	0.58%	0.38%	0.41%	0.29%
For profit, unincorporated	0.76%	1.12%	2.18%	1.41%	0.96%	1.46%	1.28%	1.10%
Nonprofit	0.54%	1.00%	0.93%	1.07%	0.93%	0.73%	0.90%	0.61%
Age of firm								
Less than 5 years	0.76%	1.79%	1.84%	1.71%	2.59%	3.00%	1.17%	1.15%
5-9 years	0.80%	0.75%	1.30%	1.06%	2.26%	1.70%	0.66%	1.38%
10-19 years	0.34%	0.55%	0.90%	0.68%	0.98%	1.25%	0.54%	0.45%
20 or more years	0.23%	0.80%	0.94%	0.40%	0.48%	0.51%	0.52%	0.34%
Unknown	0.41%	.	2.61% *	3.25% *	1.63%	0.41%	4.47% *	0.42%
Multi/single status								
2 or more locations	0.31%	2.98%	1.40%	0.54%	0.71%	0.37%	1.18%	0.34%
1 location only	0.23%	0.56%	0.53%	0.42%	0.65%	1.56%	0.32%	0.58%
Percent full-time employees								
Less than 25%	1.27%	2.01%	3.37%	2.92%	1.26%	2.21%	1.78%	1.38%
25-49 %	0.46%	2.07%	1.88%	1.46%	1.07%	0.70%	1.27%	0.61%
50-74 %	0.73%	1.12%	2.36%	1.77%	1.14%	0.90%	1.21%	0.72%
75% or more	0.22%	0.62%	0.57%	0.34%	0.48%	0.38%	0.44%	0.28%
Union presence								
No union employees	0.17%	0.48%	0.53%	0.26%	0.64%	0.41%	0.36%	0.30%
Has union employees	0.55%	3.21%	2.55%	2.25%	1.19%	0.60%	1.80%	0.56%
Unknown	0.73%	5.40%	2.36%	4.33%	3.08%	0.75%	2.63%	0.75%
Percent low wage employees								
50% or more low wage	0.51%	1.13%	1.47%	0.63%	1.09%	0.73%	0.36%	0.57%
Less than 50% low wage	0.18%	0.58%	0.61%	0.31%	0.49%	0.37%	0.37%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.



**Table I.E.4.a(2005) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2005**

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	12.7%	62.7%	32.5%	14.7%	10.2%	7.6%	35.3%	8.6%
Industry group **								
Agric., fish., forest.	29.4%	83.1%	27.0% *	12.2% *	.	.	44.9%	.
Mining and manufacturing	14.3%	49.3%	26.4%	10.2%	12.0%	14.7%	22.7%	13.6%
Construction	25.3%	63.2%	32.5%	16.0% *	21.7%	8.5% *	36.7%	14.8%
Utilities and transp.	11.2%	49.6%	6.3% *	11.2% *	10.8% *	10.9%	9.5% *	11.3%
Wholesale trade	15.2%	69.3%	22.0% *	13.7%	15.0% *	8.4% *	32.9%	10.5%
Fin. svcs. and real estate	7.9%	58.8%	56.3%	11.4% *	8.4% *	4.2%	44.7%	4.7%
Retail trade	9.2%	64.4%	31.4%	20.5%	4.5% *	2.3%	33.3%	4.5%
Professional services	12.9%	57.7%	32.0%	15.9%	8.0%	8.1%	37.9%	8.6%
Other services	12.5%	71.0%	40.0%	18.6%	9.2%	2.2% *	40.8%	5.1%
Ownership								
For profit, incorporated	12.7%	63.2%	35.4%	14.4%	9.7%	7.9%	35.6%	8.7%
For profit, unincorporated	16.0%	62.7%	21.9% *	13.2%	9.6% *	8.4%	38.9%	8.6%
Nonprofit	10.2%	55.9%	26.4%	17.6% *	12.0%	5.4%	26.7%	8.3%
Age of firm								
Less than 5 years	21.9%	58.8%	24.3% *	6.6% *	6.2% *	5.1% *	36.6%	6.2% *
5-9 years	22.5%	59.1%	27.4% *	14.0% *	5.6%	6.0% *	40.7%	5.4% *
10-19 years	19.1%	64.3%	32.2%	12.8%	9.6%	3.4% *	38.1%	7.4%
20 or more years	13.5%	63.7%	34.3%	15.7%	11.1%	8.3%	33.1%	9.8%
Unknown	7.2%	.	100.0% *	12.7% *	4.4% *	7.2%	0.8% *	7.2%
Multi/single status								
2 or more locations	8.6%	44.6%	39.2%	13.6% *	10.8%	7.7%	25.5%	8.3%
1 location only	25.1%	63.0%	31.9%	15.2%	9.1%	3.7% *	36.4%	11.1%
Percent full-time employees								
Less than 25%	22.2%	78.5%	28.6% *	18.7% *	13.6% *	12.3% *	36.4%	15.4%
25-49 %	8.0%	61.8%	42.1%	27.1% *	5.8% *	0.8% *	46.0%	2.6%
50-74 %	9.7%	65.0%	30.5%	12.6%	8.6%	2.6% *	40.3%	4.0%
75% or more	13.1%	62.0%	32.4%	14.5%	10.4%	8.6%	34.3%	9.4%
Union presence								
No union employees	11.8%	62.0%	32.7%	12.3%	8.2%	3.6%	35.0%	5.6%
Has union employees	19.5%	70.7%	33.1% *	35.6%	23.1%	16.9%	39.4%	18.4%
Unknown	5.2%	70.3%	1.6% *	14.2% *	4.6% *	4.6%	32.7%	4.6%
Percent low wage employees								
50% or more low wage	9.8%	73.1%	26.8%	20.3%	10.4% *	3.4% *	38.9%	5.6%
Less than 50% low wage	13.1%	61.5%	33.1%	14.1%	10.2%	8.3%	34.9%	9.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.E.4.a(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2005**

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	0.49%	1.73%	2.90%	2.16%	0.78%	0.84%	1.87%	0.64%
Industry group **								
Agric., fish., forest.	6.65%	7.97%	9.50% *	4.72% *	.	.	7.32%	.
Mining and manufacturing	1.77%	7.99%	3.68%	2.41%	2.62%	2.83%	4.35%	2.07%
Construction	2.76%	3.64%	6.20%	6.25% *	6.32%	3.04% *	2.94%	3.89%
Utilities and transp.	1.65%	12.36%	14.55% *	6.80% *	4.55% *	2.38%	5.79% *	1.69%
Wholesale trade	1.91%	6.73%	8.22% *	3.21%	4.82% *	3.17% *	5.48%	2.71%
Fin. svcs. and real estate	1.08%	5.47%	9.31%	4.64% *	2.73% *	0.73%	4.97%	0.79%
Retail trade	0.79%	4.71%	5.40%	5.92%	2.14% *	0.56%	3.03%	0.60%
Professional services	0.47%	2.45%	5.10%	3.48%	1.55%	1.04%	2.69%	0.69%
Other services	1.12%	4.70%	4.69%	3.69%	1.59%	0.71% *	2.73%	1.23%
Ownership								
For profit, incorporated	0.56%	1.70%	3.42%	2.20%	1.21%	0.86%	2.17%	0.71%
For profit, unincorporated	1.49%	3.74%	7.65% *	2.19%	4.17% *	2.08%	3.76%	1.68%
Nonprofit	1.24%	7.17%	4.92%	5.47% *	2.81%	1.36%	2.10%	1.29%
Age of firm								
Less than 5 years	3.36%	7.63%	10.37% *	7.04% *	3.13% *	10.03% *	4.33%	3.96% *
5-9 years	2.48%	5.48%	8.29% *	4.64% *	1.49%	3.23% *	4.32%	2.20% *
10-19 years	1.40%	2.39%	4.96%	2.67%	2.26%	2.78% *	2.51%	1.95%
20 or more years	0.78%	2.83%	2.59%	2.69%	1.02%	1.30%	2.20%	0.96%
Unknown	1.03%	.	31.62% *	10.49% *	1.71% *	1.05%	10.46% *	1.03%
Multi/single status								
2 or more locations	0.60%	13.19%	7.64%	4.30% *	1.46%	0.85%	4.15%	0.69%
1 location only	1.17%	1.84%	3.28%	1.81%	1.95%	1.86% *	1.89%	1.44%
Percent full-time employees								
Less than 25%	4.92%	13.66%	10.37% *	6.32% *	4.33% *	5.05% *	8.58%	4.42%
25-49 %	1.16%	10.29%	8.03%	9.28% *	6.49% *	0.45% *	6.79%	0.76%
50-74 %	1.50%	6.49%	5.02%	2.25%	1.67%	1.30% *	3.39%	1.06%
75% or more	0.53%	1.93%	3.44%	2.41%	0.91%	0.97%	2.19%	0.74%
Union presence								
No union employees	0.69%	1.41%	2.68%	2.16%	0.68%	0.72%	1.67%	0.67%
Has union employees	1.74%	8.10%	11.26% *	6.31%	4.22%	1.88%	8.65%	1.73%
Unknown	0.79%	15.89%	0.83% *	6.53% *	2.71% *	0.89%	9.06%	0.84%
Percent low wage employees								
50% or more low wage	0.92%	4.77%	7.19%	3.90%	3.13% *	1.62% *	4.79%	1.21%
Less than 50% low wage	0.50%	1.74%	3.31%	2.24%	0.83%	0.81%	1.85%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.F.1(2005) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2005**

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	63.9%	65.2%	66.4%	63.0%	64.4%	63.6%	65.5%	63.6%
Industry group **								
Agric., fish., forest.	81.5%	.	.	.	.	.	90.0%	70.8%
Mining and manufacturing	66.4%	.	.	.	.	.	70.8%	65.9%
Construction	65.9%	.	.	.	.	.	65.2%	66.6%
Utilities and transp.	67.9%	.	.	.	.	.	65.0%	68.3%
Wholesale trade	64.1%	.	.	.	.	.	66.0%	63.4%
Fin. svcs. and real estate	63.3%	.	.	.	.	.	61.9%	63.5%
Retail trade	74.7%	.	.	.	.	.	70.0%	75.8%
Professional services	55.9%	.	.	.	.	.	64.7%	53.8%
Other services	65.8%	.	.	.	.	.	60.2%	67.6%
Ownership								
For profit, incorporated	65.8%	.	.	.	.	.	67.2%	65.4%
For profit, unincorporated	65.6%	.	.	.	.	.	64.7%	65.9%
Nonprofit	53.2%	.	.	.	.	.	54.5%	53.0%
Age of firm								
Less than 5 years	57.9%	.	.	.	.	.	58.9%	56.7%
5-9 years	67.1%	.	.	.	.	.	62.2%	72.6%
10-19 years	65.2%	.	.	.	.	.	66.0%	64.5%
20 or more years	63.1%	.	.	.	.	.	67.2%	62.1%
Unknown	65.3%	.	.	.	.	.	16.8%*	65.4%
Multi/single status								
2 or more locations	64.1%	.	.	.	.	.	64.3%	64.1%
1 location only	63.6%	.	.	.	.	.	65.7%	60.9%
Percent full-time employees								
Less than 25%	72.2%	.	.	.	.	.	71.2%	72.5%
25-49 %	73.7%	.	.	.	.	.	58.2%	77.2%
50-74 %	61.5%	.	.	.	.	.	61.2%	61.5%
75% or more	63.7%	.	.	.	.	.	66.2%	63.1%
Union presence								
No union employees	65.9%	.	.	.	.	.	65.8%	65.9%
Has union employees	57.5%	.	.	.	.	.	63.8%	57.0%
Unknown	64.0%	.	.	.	.	.	56.3%	64.2%
Percent low wage employees **								
50% or more low wage	72.4%	.	.	.	.	.	68.9%	73.1%
Less than 50% low wage	62.6%	.	.	.	.	.	65.0%	62.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.

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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.

**Table I.F.1(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2005**

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	0.85%	1.20%	1.50%	1.52%	1.49%	1.25%	1.01%	1.01%
Industry group **								
Agric., fish., forest.	7.18%	.	.	.	.	.	5.84%	11.17%
Mining and manufacturing	1.23%	.	.	.	.	.	2.56%	1.23%
Construction	2.53%	.	.	.	.	.	2.65%	4.40%
Utilities and transp.	1.84%	.	.	.	.	.	7.07%	2.17%
Wholesale trade	1.47%	.	.	.	.	.	3.11%	2.04%
Fin. svcs. and real estate	1.54%	.	.	.	.	.	3.05%	1.66%
Retail trade	1.27%	.	.	.	.	.	3.68%	1.02%
Professional services	1.70%	.	.	.	.	.	2.33%	1.97%
Other services	1.64%	.	.	.	.	.	2.35%	2.27%
Ownership								
For profit, incorporated	0.97%	.	.	.	.	.	1.05%	1.15%
For profit, unincorporated	1.16%	.	.	.	.	.	1.75%	1.95%
Nonprofit	1.21%	.	.	.	.	.	3.19%	1.26%
Age of firm								
Less than 5 years	4.53%	.	.	.	.	.	2.68%	8.22%
5-9 years	2.01%	.	.	.	.	.	2.11%	3.32%
10-19 years	1.79%	.	.	.	.	.	1.79%	3.57%
20 or more years	1.11%	.	.	.	.	.	1.55%	1.29%
Unknown	1.15%	.	.	.	.	.	15.78%*	1.17%
Multi/single status								
2 or more locations	1.11%	.	.	.	.	.	1.88%	1.17%
1 location only	0.77%	.	.	.	.	.	1.05%	2.14%
Percent full-time employees								
Less than 25%	4.87%	.	.	.	.	.	4.58%	5.80%
25-49 %	2.74%	.	.	.	.	.	4.06%	3.70%
50-74 %	1.93%	.	.	.	.	.	1.31%	2.33%
75% or more	0.98%	.	.	.	.	.	1.19%	1.18%
Union presence								
No union employees	0.94%	.	.	.	.	.	0.94%	1.14%
Has union employees	1.77%	.	.	.	.	.	3.99%	1.79%
Unknown	1.93%	.	.	.	.	.	8.38%	1.89%
Percent low wage employees **								
50% or more low wage	1.38%	.	.	.	.	.	1.99%	1.35%
Less than 50% low wage	0.96%	.	.	.	.	.	1.12%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.F.2(2005) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	652	959	939	867	650	493	929	566
Industry group **								
Agric., fish., forest.	764	.	.	.	.	.	977	374
Mining and manufacturing	616	.	.	.	.	.	932	560
Construction	844	.	.	.	.	.	1,009	654
Utilities and transp.	547	.	.	.	.	.	1,152	461
Wholesale trade	720	.	.	.	.	.	1,025	550
Fin. svcs. and real estate	605	.	.	.	.	.	937	550
Retail trade	678	.	.	.	.	.	930	613
Professional services	649	.	.	.	.	.	890	565
Other services	642	.	.	.	.	.	846	577
Ownership								
For profit, incorporated	644	.	.	.	.	.	937	552
For profit, unincorporated	745	.	.	.	.	.	1,002	632
Nonprofit	612	.	.	.	.	.	734	589
Age of firm								
Less than 5 years	818	.	.	.	.	.	973	527
5-9 years	762	.	.	.	.	.	922	580
10-19 years	786	.	.	.	.	.	894	689
20 or more years	679	.	.	.	.	.	941	594
Unknown	488	.	.	.	.	.	440*	488
Multi/single status								
2 or more locations	547	.	.	.	.	.	964	534
1 location only	844	.	.	.	.	.	926	712
Percent full-time employees								
Less than 25%	773	.	.	.	.	.	953	709
25-49 %	613	.	.	.	.	.	890	559
50-74 %	653	.	.	.	.	.	883	593
75% or more	651	.	.	.	.	.	935	559
Union presence								
No union employees	701	.	.	.	.	.	935	600
Has union employees	514	.	.	.	.	.	758	498
Unknown	495	.	.	.	.	.	991	480
Percent low wage employees **								
50% or more low wage	667	.	.	.	.	.	931	602
Less than 50% low wage	649	.	.	.	.	.	928	557

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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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.

**Table I.F.2(2005) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	10.73	32.35	19.74	41.92	23.85	11.97	20.31	9.85
Industry group **								
Agric., fish., forest.	114.18	.	.	.	.	.	191.54	94.80
Mining and manufacturing	11.69	.	.	.	.	.	53.58	18.43
Construction	48.63	.	.	.	.	.	51.74	60.33
Utilities and transp.	40.51	.	.	.	.	.	88.24	40.35
Wholesale trade	40.76	.	.	.	.	.	61.48	33.33
Fin. svcs. and real estate	14.56	.	.	.	.	.	39.59	20.53
Retail trade	24.48	.	.	.	.	.	57.45	22.46
Professional services	17.38	.	.	.	.	.	31.51	22.03
Other services	29.74	.	.	.	.	.	44.96	37.90
Ownership								
For profit, incorporated	10.20	.	.	.	.	.	22.16	12.30
For profit, unincorporated	47.46	.	.	.	.	.	68.60	59.29
Nonprofit	31.42	.	.	.	.	.	48.75	36.55
Age of firm								
Less than 5 years	38.77	.	.	.	.	.	41.02	56.40
5-9 years	38.95	.	.	.	.	.	68.85	57.57
10-19 years	41.07	.	.	.	.	.	50.05	68.57
20 or more years	15.49	.	.	.	.	.	21.03	18.22
Unknown	12.10	.	.	.	.	.	137.51 *	12.09
Multi/single status								
2 or more locations	9.73	.	.	.	.	.	74.79	8.80
1 location only	18.67	.	.	.	.	.	18.67	37.67
Percent full-time employees								
Less than 25%	58.67	.	.	.	.	.	109.99	102.97
25-49 %	25.60	.	.	.	.	.	64.19	32.84
50-74 %	31.77	.	.	.	.	.	58.94	41.70
75% or more	11.66	.	.	.	.	.	20.48	9.52
Union presence								
No union employees	16.99	.	.	.	.	.	21.53	18.22
Has union employees	19.59	.	.	.	.	.	113.40	25.37
Unknown	32.40	.	.	.	.	.	234.37	23.37
Percent low wage employees **								
50% or more low wage	36.36	.	.	.	.	.	44.57	39.57
Less than 50% low wage	11.39	.	.	.	.	.	21.31	8.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.F.3(2005) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	1,232	1,931	2,070	1,602	1,161	1,057	1,899	1,111
Industry group **								
Agric., fish., forest.	1,563	.	.	.	.	.	2,017	1,031
Mining and manufacturing	1,132	.	.	.	.	.	1,748	1,077
Construction	1,585	.	.	.	.	.	2,352	1,050
Utilities and transp.	1,055	.	.	.	.	.	1,658	993
Wholesale trade	1,346	.	.	.	.	.	2,069	1,132
Fin. svcs. and real estate	1,235	.	.	.	.	.	1,760	1,183
Retail trade	1,386	.	.	.	.	.	1,898	1,299
Professional services	1,204	.	.	.	.	.	1,818	1,083
Other services	1,159	.	.	.	.	.	1,674	1,041
Ownership								
For profit, incorporated	1,235	.	.	.	.	.	1,870	1,123
For profit, unincorporated	1,339	.	.	.	.	.	2,228	1,051
Nonprofit	1,117	.	.	.	.	.	1,493	1,074
Age of firm								
Less than 5 years	1,308	.	.	.	.	.	1,892	888
5-9 years	1,374	.	.	.	.	.	1,709	1,111
10-19 years	1,487	.	.	.	.	.	1,916	1,216
20 or more years	1,244	.	.	.	.	.	1,932	1,107
Unknown	1,106	.	.	.	.	.	661 *	1,106
Multi/single status								
2 or more locations	1,096	.	.	.	.	.	1,878	1,079
1 location only	1,645	.	.	.	.	.	1,901	1,323
Percent full-time employees								
Less than 25%	1,450	.	.	.	.	.	1,893	1,244
25-49 %	1,148	.	.	.	.	.	1,829	1,053
50-74 %	1,235	.	.	.	.	.	1,814	1,134
75% or more	1,233	.	.	.	.	.	1,910	1,110
Union presence								
No union employees	1,306	.	.	.	.	.	1,872	1,160
Has union employees	1,109	.	.	.	.	.	2,143	1,030
Unknown	1,042	.	.	.	.	.	1,845	1,028
Percent low wage employees **								
50% or more low wage	1,299	.	.	.	.	.	1,936	1,210
Less than 50% low wage	1,222	.	.	.	.	.	1,895	1,096

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.F.3(2005) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	25.25	29.94	243.08	105.17	60.81	24.60	132.80	17.34
Industry group **								
Agric., fish., forest.	256.55	.	.	.	.	.	233.99	246.65
Mining and manufacturing	22.71	.	.	.	.	.	178.21	20.09
Construction	323.76	.	.	.	.	.	392.36	101.69
Utilities and transp.	115.14	.	.	.	.	.	273.28	123.83
Wholesale trade	47.79	.	.	.	.	.	117.27	38.04
Fin. svcs. and real estate	43.05	.	.	.	.	.	93.56	48.76
Retail trade	63.61	.	.	.	.	.	152.29	59.71
Professional services	26.74	.	.	.	.	.	84.18	31.64
Other services	60.65	.	.	.	.	.	88.75	68.01
Ownership								
For profit, incorporated	19.96	.	.	.	.	.	80.73	19.38
For profit, unincorporated	120.23	.	.	.	.	.	347.13	43.42
Nonprofit	44.62	.	.	.	.	.	68.74	48.94
Age of firm								
Less than 5 years	130.71	.	.	.	.	.	98.36	178.92
5-9 years	97.94	.	.	.	.	.	135.83	99.38
10-19 years	78.05	.	.	.	.	.	119.57	80.96
20 or more years	35.84	.	.	.	.	.	198.05	31.85
Unknown	35.86	.	.	.	.	.	208.83*	35.88
Multi/single status								
2 or more locations	18.45	.	.	.	.	.	197.35	17.78
1 location only	96.01	.	.	.	.	.	134.64	65.26
Percent full-time employees								
Less than 25%	117.16	.	.	.	.	.	169.03	115.25
25-49 %	99.85	.	.	.	.	.	192.74	111.50
50-74 %	56.64	.	.	.	.	.	135.25	56.13
75% or more	28.64	.	.	.	.	.	147.44	21.61
Union presence								
No union employees	31.18	.	.	.	.	.	67.32	27.51
Has union employees	47.65	.	.	.	.	.	520.15	43.62
Unknown	65.69	.	.	.	.	.	420.96	61.73
Percent low wage employees **								
50% or more low wage	41.93	.	.	.	.	.	123.26	43.40
Less than 50% low wage	29.52	.	.	.	.	.	143.73	22.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.F.4(2005) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2005**

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	76.4%	74.1%	80.3%	80.8%	78.6%	74.4%	79.2%	75.7%
Industry group **								
Agric., fish., forest.	72.5%	.	.	.	.	.	75.6%	68.6%
Mining and manufacturing	73.8%	.	.	.	.	.	81.4%	72.9%
Construction	77.1%	.	.	.	.	.	72.2%	81.6%
Utilities and transp.	73.0%	.	.	.	.	.	91.2%	70.7%
Wholesale trade	78.4%	.	.	.	.	.	79.4%	78.1%
Fin. svcs. and real estate	73.1%	.	.	.	.	.	79.8%	72.2%
Retail trade	69.9%	.	.	.	.	.	81.2%	67.1%
Professional services	80.1%	.	.	.	.	.	79.0%	80.4%
Other services	80.7%	.	.	.	.	.	80.1%	80.9%
Ownership								
For profit, incorporated	75.4%	.	.	.	.	.	79.5%	74.4%
For profit, unincorporated	79.2%	.	.	.	.	.	77.2%	80.0%
Nonprofit	79.6%	.	.	.	.	.	79.6%	79.6%
Age of firm								
Less than 5 years	81.3%	.	.	.	.	.	80.7%	82.1%
5-9 years	83.3%	.	.	.	.	.	79.9%	87.2%
10-19 years	79.2%	.	.	.	.	.	78.8%	79.5%
20 or more years	75.5%	.	.	.	.	.	79.1%	74.6%
Unknown	75.6%	.	.	.	.	.	63.1%	75.7%
Multi/single status								
2 or more locations	75.3%	.	.	.	.	.	81.8%	75.1%
1 location only	79.1%	.	.	.	.	.	78.9%	79.2%
Percent full-time employees								
Less than 25%	74.5%	.	.	.	.	.	77.0%	73.5%
25-49 %	74.4%	.	.	.	.	.	77.2%	73.8%
50-74 %	77.5%	.	.	.	.	.	76.7%	77.6%
75% or more	76.4%	.	.	.	.	.	79.6%	75.6%
Union presence								
No union employees	77.7%	.	.	.	.	.	80.4%	76.7%
Has union employees	75.4%	.	.	.	.	.	62.3%	76.2%
Unknown	70.2%	.	.	.	.	.	76.7%	70.0%
Percent low wage employees **								
50% or more low wage	73.0%	.	.	.	.	.	79.8%	71.5%
Less than 50% low wage	77.0%	.	.	.	.	.	79.1%	76.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.4(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2005**

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	0.58%	0.76%	1.51%	1.16%	0.89%	1.11%	0.72%	0.76%
Industry group **								
Agric., fish., forest.	6.96%	.	.	.	.	.	5.23%	11.36%
Mining and manufacturing	1.93%	.	.	.	.	.	1.27%	2.25%
Construction	2.10%	.	.	.	.	.	2.89%	3.86%
Utilities and transp.	2.24%	.	.	.	.	.	1.90%	2.74%
Wholesale trade	2.55%	.	.	.	.	.	2.41%	3.03%
Fin. svcs. and real estate	1.04%	.	.	.	.	.	1.53%	1.17%
Retail trade	2.57%	.	.	.	.	.	1.53%	3.03%
Professional services	1.26%	.	.	.	.	.	1.35%	1.53%
Other services	1.18%	.	.	.	.	.	1.43%	1.58%
Ownership								
For profit, incorporated	0.66%	.	.	.	.	.	0.58%	0.87%
For profit, unincorporated	1.55%	.	.	.	.	.	2.61%	1.54%
Nonprofit	1.46%	.	.	.	.	.	2.70%	1.48%
Age of firm								
Less than 5 years	3.16%	.	.	.	.	.	1.77%	5.34%
5-9 years	2.01%	.	.	.	.	.	1.89%	3.12%
10-19 years	1.73%	.	.	.	.	.	1.38%	2.57%
20 or more years	0.72%	.	.	.	.	.	1.59%	0.90%
Unknown	1.29%	.	.	.	.	.	16.85%	1.30%
Multi/single status								
2 or more locations	0.89%	.	.	.	.	.	2.35%	0.91%
1 location only	0.63%	.	.	.	.	.	0.63%	0.89%
Percent full-time employees								
Less than 25%	3.20%	.	.	.	.	.	4.68%	4.61%
25-49 %	2.46%	.	.	.	.	.	3.36%	2.69%
50-74 %	1.41%	.	.	.	.	.	1.92%	1.78%
75% or more	0.60%	.	.	.	.	.	0.87%	0.80%
Union presence								
No union employees	0.47%	.	.	.	.	.	0.74%	0.59%
Has union employees	1.42%	.	.	.	.	.	3.66%	1.54%
Unknown	2.83%	.	.	.	.	.	7.61%	2.78%
Percent low wage employees **								
50% or more low wage	1.26%	.	.	.	.	.	1.96%	1.59%
Less than 50% low wage	0.57%	.	.	.	.	.	0.73%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.5(2005) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	19	20	21	20	19	18	20	18
Industry group **								
Agric., fish., forest.	22	.	.	.	.	.	24	19
Mining and manufacturing	18	.	.	.	.	.	21	18
Construction	20	.	.	.	.	.	21	20
Utilities and transp.	19	.	.	.	.	.	22	19
Wholesale trade	19	.	.	.	.	.	21	19
Fin. svcs. and real estate	19	.	.	.	.	.	19	19
Retail trade	20	.	.	.	.	.	20	20
Professional services	18	.	.	.	.	.	20	17
Other services	19	.	.	.	.	.	20	19
Ownership								
For profit, incorporated	19	.	.	.	.	.	21	19
For profit, unincorporated	19	.	.	.	.	.	20	19
Nonprofit	17	.	.	.	.	.	19	17
Age of firm								
Less than 5 years	21	.	.	.	.	.	22	21
5-9 years	19	.	.	.	.	.	20	19
10-19 years	20	.	.	.	.	.	21	19
20 or more years	19	.	.	.	.	.	20	18
Unknown	18	.	.	.	.	.	17	18
Multi/single status								
2 or more locations	18	.	.	.	.	.	19	18
1 location only	20	.	.	.	.	.	21	19
Percent full-time employees								
Less than 25%	19	.	.	.	.	.	21	18
25-49 %	19	.	.	.	.	.	20	19
50-74 %	18	.	.	.	.	.	20	18
75% or more	19	.	.	.	.	.	20	18
Union presence								
No union employees	19	.	.	.	.	.	20	19
Has union employees	17	.	.	.	.	.	20	17
Unknown	18	.	.	.	.	.	20	18
Percent low wage employees **								
50% or more low wage	20	.	.	.	.	.	22	20
Less than 50% low wage	19	.	.	.	.	.	20	18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.

**Table I.F.5(2005) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	0.09	0.27	0.24	0.34	0.28	0.11	0.17	0.12
Industry group **								
Agric., fish., forest.	2.53	.	.	.	.	.	2.59	1.30
Mining and manufacturing	0.18	.	.	.	.	.	0.58	0.18
Construction	0.59	.	.	.	.	.	0.57	0.79
Utilities and transp.	0.51	.	.	.	.	.	1.26	0.52
Wholesale trade	0.30	.	.	.	.	.	0.92	0.32
Fin. svcs. and real estate	0.14	.	.	.	.	.	0.41	0.13
Retail trade	0.31	.	.	.	.	.	0.53	0.38
Professional services	0.16	.	.	.	.	.	0.35	0.20
Other services	0.19	.	.	.	.	.	0.34	0.23
Ownership								
For profit, incorporated	0.09	.	.	.	.	.	0.24	0.12
For profit, unincorporated	0.23	.	.	.	.	.	0.46	0.28
Nonprofit	0.24	.	.	.	.	.	0.52	0.29
Age of firm								
Less than 5 years	0.76	.	.	.	.	.	0.68	1.28
5-9 years	0.28	.	.	.	.	.	0.33	0.59
10-19 years	0.25	.	.	.	.	.	0.49	0.25
20 or more years	0.12	.	.	.	.	.	0.29	0.12
Unknown	0.16	.	.	.	.	.	4.21	0.16
Multi/single status								
2 or more locations	0.13	.	.	.	.	.	0.34	0.14
1 location only	0.09	.	.	.	.	.	0.17	0.19
Percent full-time employees								
Less than 25%	0.79	.	.	.	.	.	1.14	0.77
25-49 %	0.44	.	.	.	.	.	0.65	0.54
50-74 %	0.21	.	.	.	.	.	0.49	0.23
75% or more	0.11	.	.	.	.	.	0.21	0.14
Union presence								
No union employees	0.10	.	.	.	.	.	0.19	0.16
Has union employees	0.14	.	.	.	.	.	0.86	0.16
Unknown	0.31	.	.	.	.	.	1.02	0.31
Percent low wage employees **								
50% or more low wage	0.22	.	.	.	.	.	0.74	0.19
Less than 50% low wage	0.08	.	.	.	.	.	0.20	0.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.6(2005) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	18.3%	20.6%	19.9%	19.1%	18.2%	17.8%	20.4%	17.9%
Industry group **								
Agric., fish., forest.	20.1%	.	.	.	.	.	20.8%	19.8%
Mining and manufacturing	18.0%	.	.	.	.	.	21.2%	17.8%
Construction	19.1%	.	.	.	.	.	18.9%	19.3%
Utilities and transp.	17.9%	.	.	.	.	.	18.5%	17.9%
Wholesale trade	18.8%	.	.	.	.	.	20.6%	18.3%
Fin. svcs. and real estate	17.2%	.	.	.	.	.	22.0%	16.8%
Retail trade	19.0%	.	.	.	.	.	22.1%	18.7%
Professional services	18.6%	.	.	.	.	.	20.2%	18.3%
Other services	18.3%	.	.	.	.	.	20.0%	17.8%
Ownership								
For profit, incorporated	18.2%	.	.	.	.	.	20.9%	17.7%
For profit, unincorporated	18.6%	.	.	.	.	.	18.6%	18.6%
Nonprofit	18.6%	.	.	.	.	.	19.3%	18.6%
Age of firm								
Less than 5 years	18.2%	.	.	.	.	.	19.1%	17.0%
5-9 years	20.3%	.	.	.	.	.	22.2%	18.2%
10-19 years	18.2%	.	.	.	.	.	19.7%	17.2%
20 or more years	18.6%	.	.	.	.	.	20.3%	18.3%
Unknown	17.4%	.	.	.	.	.	23.5%	17.3%
Multi/single status								
2 or more locations	18.0%	.	.	.	.	.	21.4%	17.9%
1 location only	19.2%	.	.	.	.	.	20.3%	17.8%
Percent full-time employees								
Less than 25%	19.2%	.	.	.	.	.	24.2%	17.9%
25-49 %	18.1%	.	.	.	.	.	19.3%	17.9%
50-74 %	18.2%	.	.	.	.	.	21.1%	17.7%
75% or more	18.3%	.	.	.	.	.	20.2%	17.9%
Union presence								
No union employees	18.4%	.	.	.	.	.	20.8%	17.8%
Has union employees	17.6%	.	.	.	.	.	17.0%	17.6%
Unknown	18.6%	.	.	.	.	.	20.7%	18.6%
Percent low wage employees **								
50% or more low wage	19.3%	.	.	.	.	.	21.1%	19.1%
Less than 50% low wage	18.1%	.	.	.	.	.	20.3%	17.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. 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.F.6(2005) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2005**

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	0.15%	0.60%	0.84%	0.51%	0.30%	0.22%	0.49%	0.16%
Industry group **								
Agric., fish., forest.	0.90%	.	.	.	.	.	1.39%	3.13%
Mining and manufacturing	0.35%	.	.	.	.	.	1.64%	0.36%
Construction	0.49%	.	.	.	.	.	1.43%	0.90%
Utilities and transp.	0.59%	.	.	.	.	.	1.24%	0.60%
Wholesale trade	0.46%	.	.	.	.	.	0.98%	0.50%
Fin. svcs. and real estate	0.49%	.	.	.	.	.	0.88%	0.49%
Retail trade	0.32%	.	.	.	.	.	1.29%	0.31%
Professional services	0.23%	.	.	.	.	.	0.99%	0.23%
Other services	0.38%	.	.	.	.	.	0.71%	0.51%
Ownership								
For profit, incorporated	0.17%	.	.	.	.	.	0.58%	0.20%
For profit, unincorporated	0.62%	.	.	.	.	.	0.67%	0.72%
Nonprofit	0.44%	.	.	.	.	.	0.91%	0.48%
Age of firm								
Less than 5 years	0.77%	.	.	.	.	.	0.97%	1.19%
5-9 years	0.82%	.	.	.	.	.	1.20%	1.21%
10-19 years	0.45%	.	.	.	.	.	0.40%	0.65%
20 or more years	0.14%	.	.	.	.	.	0.90%	0.19%
Unknown	0.25%	.	.	.	.	.	5.63%	0.25%
Multi/single status								
2 or more locations	0.19%	.	.	.	.	.	1.43%	0.19%
1 location only	0.29%	.	.	.	.	.	0.42%	0.37%
Percent full-time employees								
Less than 25%	1.22%	.	.	.	.	.	2.88%	0.70%
25-49 %	0.64%	.	.	.	.	.	0.77%	0.66%
50-74 %	0.38%	.	.	.	.	.	0.68%	0.44%
75% or more	0.17%	.	.	.	.	.	0.57%	0.18%
Union presence								
No union employees	0.20%	.	.	.	.	.	0.46%	0.22%
Has union employees	0.20%	.	.	.	.	.	0.97%	0.22%
Unknown	0.67%	.	.	.	.	.	2.36%	0.68%
Percent low wage employees **								
50% or more low wage	0.40%	.	.	.	.	.	0.58%	0.45%
Less than 50% low wage	0.17%	.	.	.	.	.	0.53%	0.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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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.