

**Table I.A.1(2006) Number of private-sector establishments by firm size and selected characteristics: United States, 2006**

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	6,420,156	3,712,659	786,949	525,380	426,707	968,460	4,820,548	1,599,608
Industry group **								
Agric., fish., forest.	176,010	147,493	14,647	9,706	2,834	1,331 *	169,238	6,773
Mining and manufacturing	299,575	129,831	61,238	49,362	29,431	29,713	221,769	77,806
Construction	639,673	484,983	87,811	47,317	10,926	8,636	604,706	34,967
Utilities and transp.	172,417	86,850	19,854	14,468	13,013	38,232	115,229	57,188
Wholesale trade	361,720	188,702	50,059	34,971	33,690	54,298	262,578	99,142
Fin. svcs. and real estate	714,177	361,144	43,341	36,417	64,241	209,033	424,773	289,404
Retail trade	938,658	433,159	101,792	64,906	66,936	271,865	571,910	366,748
Professional services	1,509,396	922,113	177,962	121,668	111,487	176,167	1,168,788	340,609
Other services	1,608,529	958,385	230,246	146,564	94,149	179,186	1,281,558	326,971
Ownership								
For profit, incorporated	4,417,622	2,314,370	582,900	391,967	292,516	835,869	3,138,109	1,279,513
For profit, unincorporated	1,513,870	1,147,116	140,620	71,693	48,693	105,749	1,336,254	177,617
Nonprofit	488,663	251,174	63,429	61,720	85,498	26,843	346,185	142,478
Age of firm								
Less than 5 years	847,117	697,555	98,107	34,305	9,979	7,171	818,872	28,244
5-9 years	861,238	658,889	113,442	54,740	23,631	10,536	807,667	53,571
10-19 years	1,295,110	897,539	192,609	109,198	54,891	40,873	1,158,547	136,564
20 or more years	2,837,501	1,382,069	370,397	314,588	301,652	468,796	1,940,763	896,738
Unknown	579,189	76,607	12,394	12,549	36,555	441,084	94,699	484,490
Multi/single status								
2 or more locations	1,607,133	30,795	66,341	172,789	370,764	966,443	173,759	1,433,374
1 location only	4,813,022	3,681,864	720,607	352,591	55,943	2,017	4,646,789	166,234
Percent full-time employees								
Less than 25%	797,233	566,947	93,233	42,741	40,308	54,003	687,372	109,861
25-49 %	443,413	226,489	57,173	42,874	30,766	86,111	312,208	131,205
50-74 %	983,814	617,556	120,104	68,377	46,271	131,506	777,161	206,653
75% or more	4,195,696	2,301,667	516,438	371,388	309,362	696,840	3,043,807	1,151,888
Union presence								
No union employees	5,740,348	3,524,840	746,365	487,874	382,253	599,016	4,570,921	1,169,427
Has union employees	377,751	94,078	24,006	28,007	31,198	200,463	132,617	245,134
Unknown	302,057	93,742	16,578	9,500	13,256	168,981	117,010	185,047
Percent low-wage employees								
50% or more low wage	2,094,681	1,190,420	239,941	160,639	145,287	358,394	1,524,798	569,884
Less than 50% low wage	4,325,474	2,522,240	547,008	364,741	281,420	610,066	3,295,750	1,029,724

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2006**

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	24,625	18,806	13,543	6,240	15,023	20,195	16,463	20,080
Industry group **								
Agric., fish., forest.	4,855	3,852	986	1,513	705	523 *	4,297	1,314
Mining and manufacturing	9,199	6,331	4,230	2,853	1,467	2,075	8,353	3,446
Construction	16,206	14,539	7,071	3,382	1,209	2,350	17,607	2,689
Utilities and transp.	5,120	5,764	2,201	2,967	1,467	3,387	6,506	2,504
Wholesale trade	11,009	6,934	7,342	2,343	2,898	3,683	11,121	5,281
Fin. svcs. and real estate	10,698	9,101	4,249	3,152	3,755	7,368	11,869	7,623
Retail trade	11,227	6,838	4,515	5,130	5,480	10,794	8,323	9,203
Professional services	12,055	16,752	8,650	3,351	4,411	8,883	15,984	8,451
Other services	13,923	17,190	9,201	3,896	6,564	7,892	12,780	7,274
Ownership								
For profit, incorporated	17,029	21,000	11,007	6,476	13,959	17,190	18,911	16,815
For profit, unincorporated	20,711	17,944	5,923	5,096	3,529	6,789	20,125	8,653
Nonprofit	9,949	7,544	4,040	5,504	2,359	3,506	6,921	4,080
Age of firm								
Less than 5 years	22,565	20,609	8,372	3,508	1,530	2,073	23,101	2,395
5-9 years	25,916	21,464	8,018	3,673	2,089	1,863	24,229	3,864
10-19 years	24,169	19,415	6,693	6,987	3,281	4,519	23,609	6,469
20 or more years	26,171	17,710	9,285	7,901	11,934	15,799	19,952	18,939
Unknown	18,919	5,334	2,190	1,520	3,937	18,882	6,788	17,465
Multi/single status								
2 or more locations	14,872	3,568	5,982	5,938	13,964	20,328	9,799	19,852
1 location only	16,875	17,791	13,889	6,161	2,588	491	17,257	4,419
Percent full-time employees								
Less than 25%	12,477	14,095	5,669	3,339	3,646	4,006	12,554	4,895
25-49 %	12,685	9,469	4,421	2,822	2,944	4,661	12,578	6,467
50-74 %	6,859	9,857	3,099	4,965	2,861	6,065	10,124	7,699
75% or more	21,927	20,780	7,311	5,563	11,067	16,727	22,303	16,589
Union presence								
No union employees	21,582	14,856	12,358	6,747	14,444	15,402	14,058	13,534
Has union employees	14,975	4,577	2,180	3,804	3,281	12,670	5,529	13,142
Unknown	12,077	7,843	2,037	1,738	1,506	7,174	8,445	6,366
Percent low-wage employees								
50% or more low wage	26,698	16,631	9,479	6,485	8,740	14,443	20,738	17,686
Less than 50% low wage	24,177	30,315	9,732	7,647	10,860	12,180	22,953	13,912

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2006**

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	6,420,156	57.8%	12.3%	8.2%	6.6%	15.1%	75.1%	24.9%
Industry group **								
Agric., fish., forest.	176,010	83.8%	8.3%	5.5%	1.6%	0.8% *	96.2%	3.8%
Mining and manufacturing	299,575	43.3%	20.4%	16.5%	9.8%	9.9%	74.0%	26.0%
Construction	639,673	75.8%	13.7%	7.4%	1.7%	1.3% *	94.5%	5.5%
Utilities and transp.	172,417	50.4%	11.5%	8.4%	7.5%	22.2%	66.8%	33.2%
Wholesale trade	361,720	52.2%	13.8%	9.7%	9.3%	15.0%	72.6%	27.4%
Fin. svcs. and real estate	714,177	50.6%	6.1%	5.1%	9.0%	29.3%	59.5%	40.5%
Retail trade	938,658	46.1%	10.8%	6.9%	7.1%	29.0%	60.9%	39.1%
Professional services	1,509,396	61.1%	11.8%	8.1%	7.4%	11.7%	77.4%	22.6%
Other services	1,608,529	59.6%	14.3%	9.1%	5.9%	11.1%	79.7%	20.3%
Ownership								
For profit, incorporated	4,417,622	52.4%	13.2%	8.9%	6.6%	18.9%	71.0%	29.0%
For profit, unincorporated	1,513,870	75.8%	9.3%	4.7%	3.2%	7.0%	88.3%	11.7%
Nonprofit	488,663	51.4%	13.0%	12.6%	17.5%	5.5%	70.8%	29.2%
Age of firm								
Less than 5 years	847,117	82.3%	11.6%	4.0%	1.2%	0.8%	96.7%	3.3%
5-9 years	861,238	76.5%	13.2%	6.4%	2.7%	1.2%	93.8%	6.2%
10-19 years	1,295,110	69.3%	14.9%	8.4%	4.2%	3.2%	89.5%	10.5%
20 or more years	2,837,501	48.7%	13.1%	11.1%	10.6%	16.5%	68.4%	31.6%
Unknown	579,189	13.2%	2.1%	2.2%	6.3%	76.2%	16.4%	83.6%
Multi/single status								
2 or more locations	1,607,133	1.9%	4.1%	10.8%	23.1%	60.1%	10.8%	89.2%
1 location only	4,813,022	76.5%	15.0%	7.3%	1.2%	0.0%	96.5%	3.5%
Percent full-time employees								
Less than 25%	797,233	71.1%	11.7%	5.4%	5.1%	6.8%	86.2%	13.8%
25-49 %	443,413	51.1%	12.9%	9.7%	6.9%	19.4%	70.4%	29.6%
50-74 %	983,814	62.8%	12.2%	7.0%	4.7%	13.4%	79.0%	21.0%
75% or more	4,195,696	54.9%	12.3%	8.9%	7.4%	16.6%	72.5%	27.5%
Union presence								
No union employees	5,740,348	61.4%	13.0%	8.5%	6.7%	10.4%	79.6%	20.4%
Has union employees	377,751	24.9%	6.4%	7.4%	8.3%	53.1%	35.1%	64.9%
Unknown	302,057	31.0%	5.5%	3.1%	4.4%	55.9%	38.7%	61.3%
Percent low-wage employees								
50% or more low wage	2,094,681	56.8%	11.5%	7.7%	6.9%	17.1%	72.8%	27.2%
Less than 50% low wage	4,325,474	58.3%	12.6%	8.4%	6.5%	14.1%	76.2%	23.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2006**

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	24,625	0.27%	0.21%	0.11%	0.23%	0.28%	0.25%	0.25%
Industry group **								
Agric., fish., forest.	4,855	1.02%	0.57%	0.80%	0.39%	0.29% *	0.70%	0.70%
Mining and manufacturing	9,199	1.28%	1.18%	0.94%	0.51%	0.69%	1.14%	1.14%
Construction	16,206	0.95%	0.91%	0.57%	0.20%	0.41% *	0.50%	0.50%
Utilities and transp.	5,120	2.30%	1.17%	1.85%	0.90%	2.10%	2.05%	2.05%
Wholesale trade	11,009	1.03%	1.80%	0.71%	0.87%	1.06%	1.57%	1.57%
Fin. svcs. and real estate	10,698	0.85%	0.56%	0.48%	0.45%	1.16%	1.14%	1.14%
Retail trade	11,227	0.69%	0.45%	0.56%	0.54%	1.11%	0.74%	0.74%
Professional services	12,055	0.76%	0.57%	0.22%	0.27%	0.64%	0.63%	0.63%
Other services	13,923	0.79%	0.62%	0.23%	0.40%	0.49%	0.41%	0.41%
Ownership								
For profit, incorporated	17,029	0.41%	0.25%	0.17%	0.32%	0.36%	0.35%	0.35%
For profit, unincorporated	20,711	0.47%	0.39%	0.32%	0.24%	0.43%	0.54%	0.54%
Nonprofit	9,949	0.80%	0.95%	1.07%	0.52%	0.67%	0.48%	0.48%
Age of firm								
Less than 5 years	22,565	1.07%	0.87%	0.40%	0.19%	0.25%	0.30%	0.30%
5-9 years	25,916	0.90%	0.77%	0.40%	0.21%	0.24%	0.42%	0.42%
10-19 years	24,169	0.52%	0.52%	0.41%	0.32%	0.35%	0.51%	0.51%
20 or more years	26,171	0.49%	0.33%	0.30%	0.37%	0.51%	0.52%	0.52%
Unknown	18,919	0.74%	0.42%	0.30%	0.70%	1.56%	1.11%	1.11%
Multi/single status								
2 or more locations	14,872	0.22%	0.38%	0.38%	0.84%	1.04%	0.64%	0.64%
1 location only	16,875	0.29%	0.27%	0.13%	0.06%	0.01%	0.09%	0.09%
Percent full-time employees								
Less than 25%	12,477	0.99%	0.74%	0.44%	0.49%	0.45%	0.62%	0.62%
25-49 %	12,685	1.39%	0.74%	0.79%	0.68%	1.01%	1.48%	1.48%
50-74 %	6,859	0.80%	0.26%	0.54%	0.29%	0.61%	0.79%	0.79%
75% or more	21,927	0.39%	0.15%	0.15%	0.27%	0.38%	0.37%	0.37%
Union presence								
No union employees	21,582	0.24%	0.20%	0.14%	0.25%	0.24%	0.18%	0.18%
Has union employees	14,975	1.08%	0.71%	0.92%	0.88%	1.57%	1.39%	1.39%
Unknown	12,077	1.80%	0.61%	0.64%	0.55%	1.82%	1.73%	1.73%
Percent low-wage employees								
50% or more low wage	26,698	0.52%	0.43%	0.32%	0.36%	0.65%	0.68%	0.68%
Less than 50% low wage	24,177	0.51%	0.27%	0.17%	0.25%	0.28%	0.30%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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	55.8%	35.1%	63.2%	81.6%	94.1%	98.4%	42.6%	95.6%
Industry group **								
Agric., fish., forest.	24.2%	18.0%	46.3%	58.8%	78.1%	98.5%	22.5%	66.8%
Mining and manufacturing	68.7%	43.6%	75.1%	90.7%	98.1%	99.4%	59.0%	96.1%
Construction	44.4%	34.3%	67.6%	83.8%	91.9%	100.0%	41.7%	90.7%
Utilities and transp.	59.6%	29.6%	68.6%	87.1%	97.9%	99.5%	40.6%	97.8%
Wholesale trade	69.0%	46.1%	82.4%	96.4%	99.3%	99.5%	57.5%	99.3%
Fin. svcs. and real estate	66.8%	39.3%	77.1%	90.7%	97.1%	98.7%	45.5%	98.1%
Retail trade	59.9%	28.1%	59.5%	79.6%	92.6%	97.8%	36.8%	95.9%
Professional services	61.4%	43.4%	73.7%	92.1%	97.1%	99.0%	50.8%	97.5%
Other services	45.5%	28.7%	45.6%	65.2%	86.7%	97.6%	34.1%	90.4%
Ownership								
For profit, incorporated	60.7%	37.6%	67.1%	82.4%	93.4%	98.4%	46.4%	95.7%
For profit, unincorporated	37.9%	27.5%	42.6%	68.8%	92.2%	98.3%	30.4%	94.0%
Nonprofit	67.0%	45.9%	72.7%	91.4%	97.6%	98.8%	55.0%	96.4%
Age of firm								
Less than 5 years	27.9%	24.2%	37.9%	50.2%	67.3%	96.0%	26.4%	72.4%
5-9 years	40.3%	32.8%	53.9%	72.2%	86.7%	92.4%	37.5%	83.1%
10-19 years	48.4%	36.5%	64.4%	78.6%	93.3%	92.0%	43.4%	90.6%
20 or more years	66.4%	41.9%	73.5%	88.2%	96.0%	99.4%	52.4%	96.8%
Unknown	84.2%	13.1%	21.1%	68.7%	91.7%	98.2%	16.4%	97.5%
Multi/single status								
2 or more locations	94.6%	55.2%	78.5%	86.2%	94.5%	98.4%	76.5%	96.8%
1 location only	42.9%	34.9%	61.8%	79.4%	91.5%	89.0%	41.3%	85.5%
Percent full-time employees								
Less than 25%	21.3%	9.0%	18.8%	47.4%	79.7%	90.5%	11.5%	82.3%
25-49 %	52.9%	27.8%	57.9%	63.3%	86.3%	98.5%	36.4%	92.1%
50-74 %	50.5%	33.9%	53.0%	76.1%	90.6%	98.7%	38.8%	94.5%
75% or more	63.9%	42.5%	74.2%	88.7%	97.3%	99.0%	51.2%	97.4%
Union presence								
No union employees	53.5%	35.5%	63.4%	81.6%	94.0%	98.9%	42.9%	95.0%
Has union employees	83.0%	40.8%	81.7%	87.3%	98.6%	99.9%	52.3%	99.5%
Unknown	64.9%	13.4%	28.9%	66.4%	86.9%	95.2%	18.8%	94.0%
Percent low wage employees								
50% or more low wage	41.9%	18.6%	34.2%	62.2%	86.8%	97.2%	23.3%	91.6%
Less than 50% low wage	62.5%	42.8%	75.9%	90.2%	97.9%	99.1%	51.5%	97.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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	0.29%	0.48%	0.68%	0.98%	0.50%	0.18%	0.35%	0.22%
Industry group **								
Agric., fish., forest.	2.25%	1.95%	8.60%	6.90%	14.88%	14.80%	2.06%	11.31%
Mining and manufacturing	0.93%	2.05%	3.88%	1.33%	0.83%	0.44%	1.65%	1.08%
Construction	1.12%	1.41%	2.65%	2.99%	3.61%	0.00%	1.10%	2.66%
Utilities and transp.	1.75%	4.32%	8.49%	4.00%	1.28%	0.34%	2.82%	0.77%
Wholesale trade	0.87%	1.12%	2.72%	1.06%	0.60%	0.34%	1.20%	0.24%
Fin. svcs. and real estate	0.80%	1.35%	3.20%	2.34%	1.11%	0.43%	1.33%	0.44%
Retail trade	0.34%	1.39%	1.97%	3.18%	2.06%	0.55%	1.04%	0.74%
Professional services	0.70%	1.02%	2.43%	1.10%	0.60%	0.37%	0.88%	0.43%
Other services	0.85%	1.18%	1.44%	1.73%	1.54%	0.76%	0.87%	1.02%
Ownership								
For profit, incorporated	0.37%	0.70%	1.08%	0.83%	0.76%	0.23%	0.46%	0.29%
For profit, unincorporated	0.51%	0.74%	3.10%	4.48%	1.90%	0.53%	0.74%	1.13%
Nonprofit	1.49%	2.70%	2.26%	2.40%	0.94%	0.77%	2.03%	0.90%
Age of firm								
Less than 5 years	0.64%	0.80%	5.07%	6.26%	7.26%	1.54%	0.73%	4.87%
5-9 years	0.95%	1.27%	2.22%	3.45%	4.54%	6.08%	0.93%	2.09%
10-19 years	1.06%	1.37%	1.98%	1.70%	1.46%	3.57%	1.11%	1.51%
20 or more years	0.56%	0.63%	0.75%	1.48%	0.38%	0.18%	0.55%	0.37%
Unknown	1.00%	2.24%	5.51%	7.68%	1.85%	0.40%	2.26%	0.47%
Multi/single status								
2 or more locations	0.39%	5.49%	2.68%	1.17%	0.63%	0.18%	1.94%	0.23%
1 location only	0.33%	0.47%	0.70%	1.20%	1.77%	4.86%	0.31%	1.02%
Percent full-time employees								
Less than 25%	0.98%	0.88%	2.18%	3.33%	3.47%	2.57%	0.75%	2.41%
25-49 %	1.44%	2.11%	3.49%	5.71%	4.86%	0.84%	1.35%	1.33%
50-74 %	0.83%	1.14%	3.32%	3.29%	2.71%	0.63%	1.10%	0.61%
75% or more	0.42%	0.63%	0.95%	0.86%	0.34%	0.15%	0.45%	0.21%
Union presence								
No union employees	0.25%	0.42%	0.88%	1.06%	0.53%	0.16%	0.31%	0.24%
Has union employees	1.05%	3.98%	4.60%	4.26%	1.59%	0.10%	3.54%	0.23%
Unknown	1.67%	1.72%	7.98%	9.07%	5.41%	1.05%	2.06%	1.21%
Percent low wage employees								
50% or more low wage	0.72%	1.06%	0.91%	2.40%	1.81%	0.41%	0.81%	0.63%
Less than 50% low wage	0.21%	0.40%	1.02%	0.58%	0.34%	0.21%	0.26%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2006**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	34.4%	13.9%	25.0%	80.5%	13.7%	62.1%
Industry group **						
Agric., fish., forest.	18.5%	15.3%	29.5%*	75.5%	14.8%	49.4%
Mining and manufacturing	27.0%	11.9%	35.2%	84.1%	10.6%	55.7%
Construction	16.8%	14.7%	16.9%*	73.5%	14.6%	34.0%
Utilities and transp.	42.9%	10.9%	31.0%*	83.4%	9.3%*	70.9%
Wholesale trade	31.5%	11.0%	34.0%	87.0%	11.2%	62.7%
Fin. svcs. and real estate	47.8%	12.6%	31.3%	85.0%	12.4%	71.9%
Retail trade	49.2%	13.4%	21.6%	83.5%	13.4%	70.7%
Professional services	28.1%	13.7%	18.3%	78.4%	13.1%	54.7%
Other services	31.7%	16.3%	23.8%	70.7%	16.6%	54.0%
Ownership						
For profit, incorporated	36.4%	12.3%	25.5%	81.8%	12.1%	65.3%
For profit, unincorporated	30.8%	17.4%	32.6%	80.0%	16.9%	64.4%
Nonprofit	23.9%	18.5%	19.2%	56.2%	18.7%	31.2%
Age of firm						
Less than 5 years	15.2%	14.0%	30.9%*	36.5%	14.1%	26.6%
5-9 years	14.7%	12.6%	22.3%	55.8%	12.6%	28.5%
10-19 years	18.8%	14.7%	20.7%	61.3%	14.9%	35.0%
20 or more years	34.3%	13.5%	25.4%	82.7%	13.1%	59.0%
Unknown	77.9%	31.2%	31.0%	81.6%	22.0%*	79.8%
Multi/single status						
2 or more locations	61.8%	13.6%	25.4%	80.7%	12.6%	66.5%
1 location only	14.2%	13.9%	22.8%	35.1%	13.7%	19.8%
Percent full-time employees						
Less than 25%	36.5%	19.5%	22.6%*	66.8%	20.3%	50.6%
25-49 %	41.0%	15.0%	26.9%	78.8%	15.7%	64.7%
50-74 %	32.5%	12.9%	19.7%	81.2%	12.5%	63.4%
75% or more	34.0%	13.7%	25.8%	81.7%	13.4%	62.6%
Union presence						
No union employees	28.1%	13.1%	24.8%	76.3%	12.9%	54.9%
Has union employees	71.5%	32.8%	22.3%	93.4%	33.6%	82.3%
Unknown	73.4%	20.0%	47.8%	81.9%	21.5%	80.0%
Percent low wage employees						
50% or more low wage	43.0%	16.1%	23.3%	75.9%	15.9%	61.4%
Less than 50% low wage	31.6%	13.4%	25.7%	83.1%	13.2%	62.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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%	0.43%	0.98%	0.67%	0.50%	0.53%
Industry group **						
Agric., fish., forest.	2.49%	2.89%	12.00%*	16.28%	3.18%	13.14%
Mining and manufacturing	1.47%	1.75%	3.00%	2.37%	1.73%	2.17%
Construction	1.33%	1.63%	6.34%*	7.13%	1.69%	3.82%
Utilities and transp.	3.21%	2.77%	9.81%*	2.85%	3.11%*	4.06%
Wholesale trade	1.93%	1.39%	4.30%	2.66%	1.50%	2.35%
Fin. svcs. and real estate	1.57%	1.79%	3.09%	1.66%	1.77%	1.13%
Retail trade	1.41%	1.19%	2.56%	1.10%	1.25%	1.43%
Professional services	0.91%	0.87%	1.43%	1.23%	0.89%	1.28%
Other services	1.12%	1.36%	3.62%	2.38%	1.49%	1.69%
Ownership						
For profit, incorporated	0.62%	0.47%	1.57%	0.69%	0.55%	0.52%
For profit, unincorporated	0.85%	1.09%	3.83%	2.38%	1.07%	2.49%
Nonprofit	1.61%	2.06%	2.72%	3.09%	2.03%	1.63%
Age of firm						
Less than 5 years	1.90%	1.79%	11.88%*	10.21%	1.86%	4.85%
5-9 years	1.28%	1.03%	4.88%	9.04%	1.06%	4.57%
10-19 years	0.68%	0.76%	2.80%	4.37%	0.87%	2.44%
20 or more years	0.57%	0.55%	1.07%	1.03%	0.64%	1.04%
Unknown	1.16%	7.93%	5.90%	1.04%	7.06%*	1.15%
Multi/single status						
2 or more locations	0.67%	1.01%	0.88%	0.65%	1.30%	0.60%
1 location only	0.51%	0.52%	2.76%	3.60%	0.56%	1.17%
Percent full-time employees						
Less than 25%	3.94%	4.83%	7.22%*	3.31%	5.28%	3.75%
25-49 %	1.92%	1.84%	6.13%	3.43%	2.16%	2.51%
50-74 %	1.54%	1.23%	3.61%	3.27%	1.31%	2.81%
75% or more	0.34%	0.45%	1.06%	0.80%	0.54%	0.71%
Union presence						
No union employees	0.60%	0.52%	1.12%	0.89%	0.59%	0.72%
Has union employees	1.54%	3.16%	4.62%	0.72%	3.39%	1.21%
Unknown	2.47%	5.65%	11.81%	1.78%	5.50%	1.82%
Percent low wage employees						
50% or more low wage	1.03%	1.43%	2.55%	1.28%	1.54%	0.99%
Less than 50% low wage	0.51%	0.46%	1.42%	0.58%	0.51%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	41.2%	67.2%	50.6%	35.6%	20.3%	12.0%	59.5%	16.6%
Industry group **								
Agric., fish., forest.	62.8%	70.7%	56.2%	47.0%	.	.	65.9%	37.1%
Mining and manufacturing	38.2%	61.6%	45.2%	30.6%	.	.	48.7%	19.7%
Construction	62.2%	72.4%	52.1%	50.5%	.	.	65.6%	35.5%
Utilities and transp.	35.5%	56.9%	40.2%	41.2%	.	.	50.6%	22.8%
Wholesale trade	42.0%	68.7%	54.5%	40.6%	.	.	61.2%	12.6%
Fin. svcs. and real estate	32.4%	68.9%	56.0%	35.8%	.	.	63.7%	11.1%
Retail trade	25.8%	64.1%	44.3%	25.8%	.	.	53.6%	9.1%
Professional services	50.3%	68.1%	54.3%	36.0%	.	.	61.9%	29.8%
Other services	39.0%	64.6%	48.7%	33.2%	.	.	56.7%	13.0%
Ownership								
For profit, incorporated	38.3%	66.3%	48.8%	35.2%	.	.	57.6%	15.3%
For profit, unincorporated	48.9%	65.9%	53.2%	30.1%	.	.	61.6%	18.0%
Nonprofit	51.3%	78.0%	62.1%	42.3%	.	.	69.1%	26.7%
Age of firm								
Less than 5 years	55.0%	62.3%	50.2%	28.8%	.	.	58.3%	20.8%
5-9 years	52.1%	63.0%	48.9%	22.1%	.	.	57.0%	18.8%
10-19 years	50.5%	64.8%	50.0%	35.7%	.	.	58.5%	18.0%
20 or more years	42.7%	71.6%	51.3%	38.0%	.	.	61.0%	21.3%
Unknown	8.8%	65.6%	50.5% *	28.8% *	.	.	57.0%	7.2%
Multi/single status								
2 or more locations	17.5%	53.7%	48.6%	33.6%	.	.	44.7%	14.9%
1 location only	58.6%	67.4%	50.8%	36.6%	.	.	60.5%	33.0%
Percent full-time employees								
Less than 25%	37.4%	71.3%	62.6%	34.9%	.	.	64.5%	13.7%
25-49 %	31.8%	67.9%	47.9%	32.6%	.	.	56.7%	8.4%
50-74 %	41.5%	66.8%	46.5%	30.1%	.	.	59.4%	13.9%
75% or more	42.2%	67.0%	50.9%	36.7%	.	.	59.4%	18.2%
Union presence								
No union employees	42.8%	67.0%	50.0%	34.2%	.	.	59.1%	13.9%
Has union employees	41.3%	74.4%	65.1%	56.6%	.	.	69.6%	33.3%
Unknown	15.3%	70.4%	44.2% *	39.9%	.	.	58.1%	9.9%
Percent low wage employees								
50% or more low wage	29.2%	64.3%	48.7%	29.5%	.	.	55.8%	11.1%
Less than 50% low wage	45.0%	67.8%	50.9%	37.4%	.	.	60.2%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.59%	0.91%	1.77%	1.00%	0.96%	0.93%	0.88%	0.71%
Industry group **								
Agric., fish., forest.	5.39%	6.23%	13.44%	11.38%	.	.	5.71%	10.21%
Mining and manufacturing	2.38%	4.84%	4.93%	4.48%	.	.	2.82%	2.36%
Construction	2.25%	2.99%	3.43%	3.54%	.	.	2.67%	4.56%
Utilities and transp.	4.31%	9.34%	8.82%	8.47%	.	.	6.03%	3.30%
Wholesale trade	1.03%	3.70%	2.58%	4.96%	.	.	2.26%	1.94%
Fin. svcs. and real estate	1.06%	2.25%	5.94%	3.10%	.	.	2.43%	1.25%
Retail trade	1.24%	3.74%	3.93%	3.65%	.	.	2.73%	0.64%
Professional services	0.87%	1.54%	2.21%	2.44%	.	.	1.41%	2.11%
Other services	1.27%	2.61%	3.84%	2.40%	.	.	1.30%	1.20%
Ownership								
For profit, incorporated	0.78%	1.29%	2.07%	1.31%	.	.	1.16%	0.92%
For profit, unincorporated	1.09%	1.41%	4.23%	3.92%	.	.	1.39%	2.77%
Nonprofit	1.85%	3.32%	3.97%	3.02%	.	.	2.06%	1.92%
Age of firm								
Less than 5 years	2.43%	3.40%	5.39%	6.42%	.	.	2.80%	5.91%
5-9 years	2.15%	2.39%	4.21%	2.12%	.	.	2.63%	1.79%
10-19 years	1.33%	2.64%	2.43%	3.85%	.	.	1.78%	1.85%
20 or more years	0.90%	1.27%	2.06%	1.33%	.	.	1.10%	1.20%
Unknown	0.75%	8.34%	15.82%*	11.60%*	.	.	7.99%	0.67%
Multi/single status								
2 or more locations	0.83%	6.07%	4.49%	1.99%	.	.	1.69%	0.83%
1 location only	0.93%	0.94%	1.78%	1.67%	.	.	0.93%	2.47%
Percent full-time employees								
Less than 25%	1.68%	4.95%	7.73%	5.85%	.	.	2.63%	1.52%
25-49 %	2.15%	4.32%	6.34%	5.33%	.	.	2.95%	1.24%
50-74 %	1.22%	1.89%	3.26%	2.65%	.	.	1.68%	1.25%
75% or more	0.77%	1.13%	1.99%	1.10%	.	.	1.09%	0.97%
Union presence								
No union employees	0.64%	0.94%	1.73%	0.96%	.	.	0.87%	0.54%
Has union employees	2.07%	4.85%	9.48%	8.53%	.	.	3.84%	2.49%
Unknown	2.29%	8.70%	13.87%*	7.59%	.	.	7.66%	1.54%
Percent low wage employees								
50% or more low wage	1.13%	1.76%	3.24%	2.87%	.	.	1.21%	0.64%
Less than 50% low wage	0.95%	1.32%	2.09%	1.06%	.	.	1.22%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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)(2006) 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, 2006**

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	12.6%	21.0%	16.4%	12.4%	6.2%	1.8%	18.8%	4.3%
Industry group **								
Agric., fish., forest.	12.0%	.	.	.	.	.	12.9%	5.0%*
Mining and manufacturing	13.2%	.	.	.	.	.	17.6%	5.5%
Construction	20.2%	.	.	.	.	.	21.3%	11.1%
Utilities and transp.	11.9%	.	.	.	.	.	18.8%	6.0%
Wholesale trade	12.8%	.	.	.	.	.	18.1%	4.6%*
Fin. svcs. and real estate	9.4%	.	.	.	.	.	21.0%	1.5%*
Retail trade	9.8%	.	.	.	.	.	20.5%	3.5%
Professional services	13.1%	.	.	.	.	.	17.1%	6.0%
Other services	13.0%	.	.	.	.	.	18.9%	4.4%
Ownership								
For profit, incorporated	11.7%	.	.	.	.	.	18.4%	3.6%
For profit, unincorporated	13.6%	.	.	.	.	.	18.4%	2.0%*
Nonprofit	18.1%	.	.	.	.	.	22.0%	12.6%
Age of firm								
Less than 5 years	16.0%	.	.	.	.	.	16.6%	9.4%*
5-9 years	17.9%	.	.	.	.	.	19.5%	7.4%
10-19 years	17.0%	.	.	.	.	.	19.8%	6.0%
20 or more years	12.4%	.	.	.	.	.	18.5%	5.3%
Unknown	2.0%	.	.	.	.	.	18.7%	1.4%
Multi/single status								
2 or more locations	4.3%	.	.	.	.	.	12.9%	3.5%
1 location only	18.7%	.	.	.	.	.	19.2%	11.6%
Percent full-time employees								
Less than 25%	11.3%	.	.	.	.	.	19.3%	4.3%
25-49 %	11.7%	.	.	.	.	.	21.1%	2.9%*
50-74 %	14.6%	.	.	.	.	.	19.8%	6.7%
75% or more	12.3%	.	.	.	.	.	18.4%	4.0%
Union presence								
No union employees	13.5%	.	.	.	.	.	18.8%	4.2%
Has union employees	9.3%	.	.	.	.	.	18.0%	6.9%
Unknown	3.1%*	.	.	.	.	.	18.0%*	1.2%*
Percent low wage employees								
50% or more low wage	9.5%	.	.	.	.	.	17.6%	3.9%
Less than 50% low wage	13.6%	.	.	.	.	.	19.0%	4.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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)(2006) 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, 2006**

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%	0.73%	0.84%	0.72%	0.65%	0.27%	0.61%	0.27%
Industry group **								
Agric., fish., forest.	2.71%	.	.	.	.	.	3.09%	2.00%*
Mining and manufacturing	1.55%	.	.	.	.	.	2.29%	1.60%
Construction	1.52%	.	.	.	.	.	1.85%	1.69%
Utilities and transp.	2.17%	.	.	.	.	.	3.40%	0.86%
Wholesale trade	1.31%	.	.	.	.	.	2.75%	1.42%*
Fin. svcs. and real estate	1.23%	.	.	.	.	.	2.83%	0.56%*
Retail trade	0.50%	.	.	.	.	.	1.27%	0.37%
Professional services	0.89%	.	.	.	.	.	1.16%	0.64%
Other services	1.00%	.	.	.	.	.	1.49%	0.65%
Ownership								
For profit, incorporated	0.39%	.	.	.	.	.	0.65%	0.30%
For profit, unincorporated	0.74%	.	.	.	.	.	0.82%	0.64%*
Nonprofit	1.62%	.	.	.	.	.	2.60%	1.95%
Age of firm								
Less than 5 years	1.08%	.	.	.	.	.	1.41%	3.69%*
5-9 years	1.37%	.	.	.	.	.	1.83%	1.95%
10-19 years	1.11%	.	.	.	.	.	1.67%	1.15%
20 or more years	0.46%	.	.	.	.	.	0.79%	0.28%
Unknown	0.32%	.	.	.	.	.	5.40%	0.37%
Multi/single status								
2 or more locations	0.21%	.	.	.	.	.	1.22%	0.25%
1 location only	0.57%	.	.	.	.	.	0.64%	1.21%
Percent full-time employees								
Less than 25%	1.16%	.	.	.	.	.	2.53%	0.77%
25-49 %	2.14%	.	.	.	.	.	3.45%	1.01%*
50-74 %	0.61%	.	.	.	.	.	0.95%	0.76%
75% or more	0.52%	.	.	.	.	.	0.81%	0.37%
Union presence								
No union employees	0.40%	.	.	.	.	.	0.60%	0.33%
Has union employees	0.50%	.	.	.	.	.	2.22%	0.50%
Unknown	0.94%*	.	.	.	.	.	6.71%*	0.40%*
Percent low wage employees								
50% or more low wage	0.60%	.	.	.	.	.	1.65%	0.44%
Less than 50% low wage	0.65%	.	.	.	.	.	0.90%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(2)(2006) 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, 2006**

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	24.4%	36.5%	29.8%	21.9%	14.4%	10.3%	33.2%	12.5%
Industry group **								
Agric., fish., forest.	35.5%	.	.	.	.	.	36.7%	25.1%*
Mining and manufacturing	21.1%	.	.	.	.	.	25.2%	13.8%
Construction	35.3%	.	.	.	.	.	36.7%	23.6%
Utilities and transp.	23.5%	.	.	.	.	.	27.5%	20.1%
Wholesale trade	25.9%	.	.	.	.	.	37.8%	7.6%
Fin. svcs. and real estate	19.4%	.	.	.	.	.	34.3%	9.4%
Retail trade	12.5%	.	.	.	.	.	23.9%	5.7%
Professional services	32.3%	.	.	.	.	.	36.5%	24.9%
Other services	22.3%	.	.	.	.	.	31.7%	8.4%
Ownership								
For profit, incorporated	22.7%	.	.	.	.	.	32.1%	11.5%
For profit, unincorporated	28.3%	.	.	.	.	.	33.4%	16.0%
Nonprofit	31.6%	.	.	.	.	.	41.4%	18.0%
Age of firm								
Less than 5 years	31.0%	.	.	.	.	.	32.7%	12.2%*
5-9 years	27.6%	.	.	.	.	.	30.2%	9.7%
10-19 years	28.1%	.	.	.	.	.	32.0%	12.3%
20 or more years	26.3%	.	.	.	.	.	34.8%	16.3%
Unknown	6.8%	.	.	.	.	.	28.5%*	6.1%
Multi/single status								
2 or more locations	13.1%	.	.	.	.	.	28.4%	11.6%
1 location only	32.7%	.	.	.	.	.	33.5%	21.3%
Percent full-time employees								
Less than 25%	20.5%	.	.	.	.	.	34.3%	8.4%
25-49 %	15.5%	.	.	.	.	.	25.6%	6.1%
50-74 %	23.2%	.	.	.	.	.	32.8%	8.3%
75% or more	25.6%	.	.	.	.	.	33.8%	14.3%
Union presence								
No union employees	24.4%	.	.	.	.	.	32.7%	9.8%
Has union employees	32.6%	.	.	.	.	.	49.7%	27.7%
Unknown	10.9%	.	.	.	.	.	27.9%	8.7%
Percent low wage employees								
50% or more low wage	15.6%	.	.	.	.	.	28.0%	7.1%
Less than 50% low wage	27.2%	.	.	.	.	.	34.3%	15.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(2)(2006) 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, 2006**

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	0.33%	0.81%	1.15%	1.10%	0.61%	0.89%	0.67%	0.54%
Industry group **								
Agric., fish., forest.	4.65%	.	.	.	.	.	5.36%	9.68%*
Mining and manufacturing	1.99%	.	.	.	.	.	2.60%	1.44%
Construction	1.95%	.	.	.	.	.	2.48%	3.38%
Utilities and transp.	2.63%	.	.	.	.	.	3.42%	3.14%
Wholesale trade	1.43%	.	.	.	.	.	1.95%	1.53%
Fin. svcs. and real estate	0.81%	.	.	.	.	.	2.55%	1.05%
Retail trade	1.01%	.	.	.	.	.	1.94%	0.61%
Professional services	1.03%	.	.	.	.	.	1.22%	2.10%
Other services	0.91%	.	.	.	.	.	1.44%	0.95%
Ownership								
For profit, incorporated	0.60%	.	.	.	.	.	1.05%	0.71%
For profit, unincorporated	1.51%	.	.	.	.	.	1.68%	2.64%
Nonprofit	1.78%	.	.	.	.	.	2.92%	2.18%
Age of firm								
Less than 5 years	2.41%	.	.	.	.	.	2.84%	5.35%*
5-9 years	1.47%	.	.	.	.	.	1.61%	2.08%
10-19 years	1.45%	.	.	.	.	.	1.67%	1.74%
20 or more years	0.73%	.	.	.	.	.	0.93%	1.10%
Unknown	0.57%	.	.	.	.	.	8.87%*	0.52%
Multi/single status								
2 or more locations	0.67%	.	.	.	.	.	1.70%	0.63%
1 location only	0.74%	.	.	.	.	.	0.75%	2.29%
Percent full-time employees								
Less than 25%	1.79%	.	.	.	.	.	4.26%	1.49%
25-49 %	1.50%	.	.	.	.	.	2.16%	1.30%
50-74 %	1.09%	.	.	.	.	.	1.42%	1.39%
75% or more	0.43%	.	.	.	.	.	0.83%	0.85%
Union presence								
No union employees	0.50%	.	.	.	.	.	0.75%	0.41%
Has union employees	1.81%	.	.	.	.	.	3.93%	2.55%
Unknown	1.47%	.	.	.	.	.	6.04%	1.32%
Percent low wage employees								
50% or more low wage	0.83%	.	.	.	.	.	1.58%	0.49%
Less than 50% low wage	0.50%	.	.	.	.	.	0.84%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(3)(2006) 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, 2006**

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	6.0%	11.8%	7.4%	3.7%	1.7%	0.4%	9.8%	1.1%
Industry group **								
Agric., fish., forest.	15.7%	.	.	.	.	.	16.7%	.
Mining and manufacturing	5.0%	.	.	.	.	.	7.0%	.
Construction	8.4%	.	.	.	.	.	8.8%	.
Utilities and transp.	2.5%*	.	.	.	.	.	4.2%*	.
Wholesale trade	4.8%	.	.	.	.	.	6.9%	.
Fin. svcs. and real estate	5.1%	.	.	.	.	.	12.0%	.
Retail trade	3.8%	.	.	.	.	.	9.5%	.
Professional services	7.5%	.	.	.	.	.	11.3%	.
Other services	6.2%	.	.	.	.	.	9.2%	.
Ownership								
For profit, incorporated	5.3%	.	.	.	.	.	8.9%	.
For profit, unincorporated	8.9%	.	.	.	.	.	12.4%	.
Nonprofit	6.7%	.	.	.	.	.	10.5%	.
Age of firm								
Less than 5 years	10.6%	.	.	.	.	.	11.4%	.
5-9 years	8.5%	.	.	.	.	.	9.3%	.
10-19 years	7.1%	.	.	.	.	.	8.4%	.
20 or more years	6.0%	.	.	.	.	.	10.2%	.
Unknown	0.8%	.	.	.	.	.	12.8%	.
Multi/single status								
2 or more locations	1.2%	.	.	.	.	.	5.5%	.
1 location only	9.6%	.	.	.	.	.	10.1%	.
Percent full-time employees								
Less than 25%	6.9%	.	.	.	.	.	12.5%	.
25-49 %	6.5%	.	.	.	.	.	11.9%	.
50-74 %	5.6%	.	.	.	.	.	8.8%	.
75% or more	6.0%	.	.	.	.	.	9.7%	.
Union presence								
No union employees	6.7%	.	.	.	.	.	9.8%	.
Has union employees	2.8%	.	.	.	.	.	7.4%	.
Unknown	1.7%*	.	.	.	.	.	12.7%*	.
Percent low wage employees								
50% or more low wage	5.1%	.	.	.	.	.	10.9%	.
Less than 50% low wage	6.3%	.	.	.	.	.	9.5%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(3)(2006) 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, 2006**

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	0.36%	0.64%	0.73%	0.48%	0.36%	0.07%	0.55%	0.15%
Industry group **								
Agric., fish., forest.	3.78%	.	.	.	.	.	4.02%	.
Mining and manufacturing	1.07%	.	.	.	.	.	1.60%	.
Construction	0.88%	.	.	.	.	.	1.07%	.
Utilities and transp.	0.77%*	.	.	.	.	.	2.23%*	.
Wholesale trade	0.95%	.	.	.	.	.	1.51%	.
Fin. svcs. and real estate	0.75%	.	.	.	.	.	1.57%	.
Retail trade	0.66%	.	.	.	.	.	1.82%	.
Professional services	0.66%	.	.	.	.	.	0.88%	.
Other services	0.92%	.	.	.	.	.	1.30%	.
Ownership								
For profit, incorporated	0.38%	.	.	.	.	.	0.60%	.
For profit, unincorporated	0.89%	.	.	.	.	.	1.20%	.
Nonprofit	1.33%	.	.	.	.	.	1.96%	.
Age of firm								
Less than 5 years	2.06%	.	.	.	.	.	2.27%	.
5-9 years	1.15%	.	.	.	.	.	1.30%	.
10-19 years	0.91%	.	.	.	.	.	1.03%	.
20 or more years	0.40%	.	.	.	.	.	0.66%	.
Unknown	0.17%	.	.	.	.	.	3.08%	.
Multi/single status								
2 or more locations	0.14%	.	.	.	.	.	0.75%	.
1 location only	0.61%	.	.	.	.	.	0.61%	.
Percent full-time employees								
Less than 25%	0.86%	.	.	.	.	.	1.85%	.
25-49 %	0.65%	.	.	.	.	.	1.46%	.
50-74 %	0.62%	.	.	.	.	.	1.09%	.
75% or more	0.44%	.	.	.	.	.	0.71%	.
Union presence								
No union employees	0.38%	.	.	.	.	.	0.54%	.
Has union employees	0.76%	.	.	.	.	.	2.16%	.
Unknown	0.67%*	.	.	.	.	.	4.53%*	.
Percent low wage employees								
50% or more low wage	0.60%	.	.	.	.	.	1.02%	.
Less than 50% low wage	0.39%	.	.	.	.	.	0.58%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	21.3%	36.4%	27.6%	15.6%	7.0%	6.0%	31.8%	7.3%
Industry group **								
Agric., fish., forest.	47.6%	52.2%	50.6%	.	.	.	49.7%	.
Mining and manufacturing	16.8%	26.8%	23.4%	.	.	.	21.8%	.
Construction	39.1%	45.8%	33.3%	.	.	.	41.3%	.
Utilities and transp.	19.5%	27.1% *	17.2%	.	.	.	22.4%	.
Wholesale trade	22.0%	36.0%	34.6%	.	.	.	33.1%	.
Fin. svcs. and real estate	15.4%	36.3%	24.1%	.	.	.	32.1%	.
Retail trade	13.7%	40.4%	25.5%	.	.	.	31.4%	.
Professional services	24.7%	35.3%	27.8%	.	.	.	31.5%	.
Other services	19.7%	32.2%	25.6%	.	.	.	28.8%	.
Ownership								
For profit, incorporated	20.5%	37.7%	27.1%	.	.	.	31.9%	.
For profit, unincorporated	23.5%	31.6%	26.2%	.	.	.	29.5%	.
Nonprofit	24.0%	40.2%	34.1%	.	.	.	35.6%	.
Age of firm								
Less than 5 years	22.7%	24.4%	25.4%	.	.	.	23.9%	.
5-9 years	28.3%	34.3%	28.4%	.	.	.	31.3%	.
10-19 years	27.0%	35.8%	28.0%	.	.	.	32.0%	.
20 or more years	22.3%	41.1%	27.7%	.	.	.	33.5%	.
Unknown	4.5%	34.4%	20.5% *	.	.	.	31.5%	.
Multi/single status								
2 or more locations	7.5%	29.6%	25.2%	.	.	.	19.4%	.
1 location only	31.5%	36.5%	27.9%	.	.	.	32.7%	.
Percent full-time employees								
Less than 25%	19.3%	45.1%	26.2% *	.	.	.	37.3%	.
25-49 %	16.6%	32.4%	31.5%	.	.	.	30.1%	.
50-74 %	20.0%	32.7%	25.6%	.	.	.	29.6%	.
75% or more	22.1%	37.1%	27.7%	.	.	.	32.1%	.
Union presence								
No union employees	21.4%	35.6%	26.4%	.	.	.	30.8%	.
Has union employees	28.0%	60.3%	55.8%	.	.	.	59.2%	.
Unknown	10.3%	48.1%	30.9% *	.	.	.	36.5%	.
Percent low wage employees								
50% or more low wage	13.0%	30.5%	22.7%	.	.	.	26.4%	.
Less than 50% low wage	24.0%	37.6%	28.6%	.	.	.	32.9%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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%	0.77%	0.92%	1.20%	0.86%	0.71%	0.49%	0.46%
Industry group **								
Agric., fish., forest.	3.37%	4.59%	12.58%	.	.	.	3.62%	.
Mining and manufacturing	1.46%	3.11%	2.33%	.	.	.	1.68%	.
Construction	1.66%	3.41%	2.27%	.	.	.	1.98%	.
Utilities and transp.	2.12%	9.29% *	3.91%	.	.	.	3.71%	.
Wholesale trade	1.31%	2.82%	4.94%	.	.	.	1.64%	.
Fin. svcs. and real estate	0.55%	1.67%	7.18%	.	.	.	1.61%	.
Retail trade	0.74%	2.33%	2.49%	.	.	.	1.55%	.
Professional services	0.76%	1.46%	1.25%	.	.	.	0.95%	.
Other services	0.96%	2.03%	2.78%	.	.	.	1.31%	.
Ownership								
For profit, incorporated	0.45%	1.38%	1.22%	.	.	.	0.88%	.
For profit, unincorporated	0.86%	1.34%	3.73%	.	.	.	1.04%	.
Nonprofit	1.81%	3.72%	3.58%	.	.	.	2.61%	.
Age of firm								
Less than 5 years	1.45%	1.86%	3.47%	.	.	.	1.63%	.
5-9 years	1.39%	2.33%	2.62%	.	.	.	1.81%	.
10-19 years	1.05%	1.31%	1.62%	.	.	.	1.25%	.
20 or more years	0.62%	1.37%	1.28%	.	.	.	1.04%	.
Unknown	0.53%	9.07%	12.48% *	.	.	.	6.57%	.
Multi/single status								
2 or more locations	0.45%	5.54%	3.92%	.	.	.	2.39%	.
1 location only	0.45%	0.78%	0.83%	.	.	.	0.47%	.
Percent full-time employees								
Less than 25%	2.25%	7.11%	8.85% *	.	.	.	4.60%	.
25-49 %	1.83%	3.22%	5.88%	.	.	.	3.25%	.
50-74 %	1.11%	2.06%	2.77%	.	.	.	1.56%	.
75% or more	0.47%	1.18%	1.07%	.	.	.	0.77%	.
Union presence								
No union employees	0.37%	0.85%	0.72%	.	.	.	0.52%	.
Has union employees	2.34%	5.08%	9.75%	.	.	.	3.21%	.
Unknown	1.80%	10.72%	10.36% *	.	.	.	8.35%	.
Percent low wage employees								
50% or more low wage	0.52%	1.89%	3.55%	.	.	.	1.74%	.
Less than 50% low wage	0.39%	0.81%	1.31%	.	.	.	0.68%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(1)(2006) 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, 2006**

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	6.1%	10.6%	9.4%	5.1%	2.0%	0.6%	9.6%	1.5%
Industry group **								
Agric., fish., forest.	11.5%	.	.	.	.	.	12.6% *	.
Mining and manufacturing	5.0%	.	.	.	.	.	7.1%	.
Construction	13.4%	.	.	.	.	.	14.2%	.
Utilities and transp.	5.7%	.	.	.	.	.	7.2% *	.
Wholesale trade	7.5%	.	.	.	.	.	11.1%	.
Fin. svcs. and real estate	4.7%	.	.	.	.	.	10.9%	.
Retail trade	5.3%	.	.	.	.	.	13.1%	.
Professional services	5.6%	.	.	.	.	.	7.7%	.
Other services	5.2%	.	.	.	.	.	7.5%	.
Ownership								
For profit, incorporated	6.2%	.	.	.	.	.	10.2%	.
For profit, unincorporated	5.8%	.	.	.	.	.	8.0%	.
Nonprofit	6.3%	.	.	.	.	.	8.2%	.
Age of firm								
Less than 5 years	7.0%	.	.	.	.	.	7.5%	.
5-9 years	8.7%	.	.	.	.	.	9.6%	.
10-19 years	8.6%	.	.	.	.	.	10.2%	.
20 or more years	6.1%	.	.	.	.	.	9.7%	.
Unknown	1.2%	.	.	.	.	.	13.1% *	.
Multi/single status								
2 or more locations	1.5%	.	.	.	.	.	4.7%	.
1 location only	9.6%	.	.	.	.	.	9.9%	.
Percent full-time employees								
Less than 25%	4.1%	.	.	.	.	.	7.4% *	.
25-49 %	6.3%	.	.	.	.	.	11.5%	.
50-74 %	6.1%	.	.	.	.	.	8.7%	.
75% or more	6.3%	.	.	.	.	.	9.8%	.
Union presence								
No union employees	6.5%	.	.	.	.	.	9.4%	.
Has union employees	5.6%	.	.	.	.	.	15.0%	.
Unknown	1.6% *	.	.	.	.	.	11.1% *	.
Percent low wage employees								
50% or more low wage	4.0%	.	.	.	.	.	8.2%	.
Less than 50% low wage	6.9%	.	.	.	.	.	9.9%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(1)(2006) 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, 2006**

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%	0.53%	0.91%	0.49%	0.44%	0.11%	0.50%	0.19%
Industry group **								
Agric., fish., forest.	3.40%	.	.	.	.	.	3.78% *	.
Mining and manufacturing	0.83%	.	.	.	.	.	1.21%	.
Construction	0.71%	.	.	.	.	.	0.80%	.
Utilities and transp.	1.21%	.	.	.	.	.	3.28% *	.
Wholesale trade	1.04%	.	.	.	.	.	2.03%	.
Fin. svcs. and real estate	0.54%	.	.	.	.	.	1.15%	.
Retail trade	0.47%	.	.	.	.	.	1.24%	.
Professional services	0.52%	.	.	.	.	.	0.71%	.
Other services	0.54%	.	.	.	.	.	0.92%	.
Ownership								
For profit, incorporated	0.34%	.	.	.	.	.	0.65%	.
For profit, unincorporated	0.49%	.	.	.	.	.	0.72%	.
Nonprofit	0.83%	.	.	.	.	.	1.31%	.
Age of firm								
Less than 5 years	1.31%	.	.	.	.	.	1.42%	.
5-9 years	1.24%	.	.	.	.	.	1.48%	.
10-19 years	0.58%	.	.	.	.	.	0.81%	.
20 or more years	0.42%	.	.	.	.	.	0.83%	.
Unknown	0.35%	.	.	.	.	.	6.60% *	.
Multi/single status								
2 or more locations	0.12%	.	.	.	.	.	0.75%	.
1 location only	0.50%	.	.	.	.	.	0.53%	.
Percent full-time employees								
Less than 25%	1.04%	.	.	.	.	.	2.77% *	.
25-49 %	1.41%	.	.	.	.	.	2.72%	.
50-74 %	0.75%	.	.	.	.	.	1.24%	.
75% or more	0.30%	.	.	.	.	.	0.50%	.
Union presence								
No union employees	0.32%	.	.	.	.	.	0.48%	.
Has union employees	0.55%	.	.	.	.	.	2.22%	.
Unknown	0.62% *	.	.	.	.	.	4.68% *	.
Percent low wage employees								
50% or more low wage	0.54%	.	.	.	.	.	1.16%	.
Less than 50% low wage	0.37%	.	.	.	.	.	0.60%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(2)(2006) 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, 2006**

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	13.0%	20.8%	15.8%	9.5%	5.1%	5.7%	18.3%	5.9%
Industry group **								
Agric., fish., forest.	26.4%	.	.	.	.	.	26.3%	.
Mining and manufacturing	10.6%	.	.	.	.	.	13.0%	.
Construction	20.7%	.	.	.	.	.	21.6%	.
Utilities and transp.	15.3%	.	.	.	.	.	14.8%	.
Wholesale trade	12.8%	.	.	.	.	.	19.2%	.
Fin. svcs. and real estate	9.6%	.	.	.	.	.	18.1%	.
Retail trade	6.5%	.	.	.	.	.	13.2%	.
Professional services	16.3%	.	.	.	.	.	19.2%	.
Other services	12.6%	.	.	.	.	.	18.4%	.
Ownership								
For profit, incorporated	12.1%	.	.	.	.	.	17.7%	.
For profit, unincorporated	14.8%	.	.	.	.	.	17.3%	.
Nonprofit	16.5%	.	.	.	.	.	24.5%	.
Age of firm								
Less than 5 years	12.3%	.	.	.	.	.	12.9%	.
5-9 years	16.2%	.	.	.	.	.	17.8%	.
10-19 years	15.8%	.	.	.	.	.	18.4%	.
20 or more years	14.1%	.	.	.	.	.	19.5%	.
Unknown	3.3%	.	.	.	.	.	13.9%	.
Multi/single status								
2 or more locations	6.0%	.	.	.	.	.	12.5%	.
1 location only	18.1%	.	.	.	.	.	18.7%	.
Percent full-time employees								
Less than 25%	12.6%	.	.	.	.	.	24.5%	.
25-49 %	7.4%	.	.	.	.	.	12.6%	.
50-74 %	11.9%	.	.	.	.	.	17.1%	.
75% or more	13.7%	.	.	.	.	.	18.6%	.
Union presence								
No union employees	12.3%	.	.	.	.	.	17.3%	.
Has union employees	23.3%	.	.	.	.	.	45.5%	.
Unknown	7.7%	.	.	.	.	.	16.7%	.
Percent low wage employees								
50% or more low wage	7.2%	.	.	.	.	.	13.8%	.
Less than 50% low wage	14.8%	.	.	.	.	.	19.2%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.A.2.c.(2)(2006) 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 family coverage by firm size and selected characteristics: United States, 2006**

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	0.26%	0.48%	0.81%	1.07%	0.56%	0.74%	0.46%	0.44%
Industry group **								
Agric., fish., forest.	3.89%	.	.	.	.	.	4.47%	.
Mining and manufacturing	1.44%	.	.	.	.	.	2.03%	.
Construction	1.44%	.	.	.	.	.	1.79%	.
Utilities and transp.	2.20%	.	.	.	.	.	3.18%	.
Wholesale trade	1.15%	.	.	.	.	.	1.74%	.
Fin. svcs. and real estate	0.55%	.	.	.	.	.	1.44%	.
Retail trade	0.62%	.	.	.	.	.	1.47%	.
Professional services	0.98%	.	.	.	.	.	1.02%	.
Other services	0.63%	.	.	.	.	.	1.07%	.
Ownership								
For profit, incorporated	0.36%	.	.	.	.	.	0.72%	.
For profit, unincorporated	0.79%	.	.	.	.	.	0.90%	.
Nonprofit	1.48%	.	.	.	.	.	2.12%	.
Age of firm								
Less than 5 years	1.28%	.	.	.	.	.	1.40%	.
5-9 years	0.62%	.	.	.	.	.	0.83%	.
10-19 years	1.06%	.	.	.	.	.	1.29%	.
20 or more years	0.47%	.	.	.	.	.	0.89%	.
Unknown	0.43%	.	.	.	.	.	3.73%	.
Multi/single status								
2 or more locations	0.49%	.	.	.	.	.	2.13%	.
1 location only	0.42%	.	.	.	.	.	0.45%	.
Percent full-time employees								
Less than 25%	2.16%	.	.	.	.	.	4.37%	.
25-49 %	1.01%	.	.	.	.	.	1.87%	.
50-74 %	1.07%	.	.	.	.	.	1.57%	.
75% or more	0.34%	.	.	.	.	.	0.64%	.
Union presence								
No union employees	0.35%	.	.	.	.	.	0.50%	.
Has union employees	2.34%	.	.	.	.	.	2.70%	.
Unknown	1.25%	.	.	.	.	.	4.58%	.
Percent low wage employees								
50% or more low wage	0.26%	.	.	.	.	.	0.73%	.
Less than 50% low wage	0.32%	.	.	.	.	.	0.55%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.A.2.c.(3)(2006) 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, 2006**

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	3.1%	6.0%	4.2%	2.0%	0.7% *	0.2% *	5.1%	0.5%
Industry group **								
Agric., fish., forest.	9.7%	.	.	.	.	.	10.9%	.
Mining and manufacturing	1.9%	.	.	.	.	.	2.6%	.
Construction	6.7%	.	.	.	.	.	7.2%	.
Utilities and transp.	0.6% *	.	.	.	.	.	1.0% *	.
Wholesale trade	2.2%	.	.	.	.	.	3.4%	.
Fin. svcs. and real estate	2.1%	.	.	.	.	.	5.1%	.
Retail trade	2.2%	.	.	.	.	.	5.5%	.
Professional services	3.8%	.	.	.	.	.	5.7%	.
Other services	2.9%	.	.	.	.	.	4.1%	.
Ownership								
For profit, incorporated	3.0%	.	.	.	.	.	5.1%	.
For profit, unincorporated	3.7%	.	.	.	.	.	5.1%	.
Nonprofit	3.1%	.	.	.	.	.	4.7%	.
Age of firm								
Less than 5 years	4.7%	.	.	.	.	.	4.8%	.
5-9 years	4.4%	.	.	.	.	.	4.8%	.
10-19 years	3.5%	.	.	.	.	.	4.3%	.
20 or more years	3.3%	.	.	.	.	.	5.6%	.
Unknown	0.4%	.	.	.	.	.	4.5% *	.
Multi/single status								
2 or more locations	0.5%	.	.	.	.	.	2.4%	.
1 location only	5.0%	.	.	.	.	.	5.3%	.
Percent full-time employees								
Less than 25%	3.2%	.	.	.	.	.	6.4%	.
25-49 %	3.4%	.	.	.	.	.	6.0%	.
50-74 %	3.0%	.	.	.	.	.	4.7%	.
75% or more	3.1%	.	.	.	.	.	5.0%	.
Union presence								
No union employees	3.3%	.	.	.	.	.	5.0%	.
Has union employees	2.1%	.	.	.	.	.	5.2%	.
Unknown	1.3% *	.	.	.	.	.	10.0% *	.
Percent low wage employees								
50% or more low wage	2.1%	.	.	.	.	.	4.4%	.
Less than 50% low wage	3.5%	.	.	.	.	.	5.2%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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)(2006) 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, 2006**

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	0.26%	0.50%	0.60%	0.36%	0.32% *	0.08% *	0.39%	0.10%
Industry group **								
Agric., fish., forest.	2.63%	.	.	.	.	.	2.87%	.
Mining and manufacturing	0.36%	.	.	.	.	.	0.52%	.
Construction	0.81%	.	.	.	.	.	0.91%	.
Utilities and transp.	0.32% *	.	.	.	.	.	1.17% *	.
Wholesale trade	0.37%	.	.	.	.	.	0.45%	.
Fin. svcs. and real estate	0.22%	.	.	.	.	.	0.54%	.
Retail trade	0.55%	.	.	.	.	.	1.51%	.
Professional services	0.43%	.	.	.	.	.	0.58%	.
Other services	0.57%	.	.	.	.	.	0.75%	.
Ownership								
For profit, incorporated	0.25%	.	.	.	.	.	0.40%	.
For profit, unincorporated	0.60%	.	.	.	.	.	0.83%	.
Nonprofit	0.60%	.	.	.	.	.	0.90%	.
Age of firm								
Less than 5 years	1.14%	.	.	.	.	.	1.20%	.
5-9 years	0.74%	.	.	.	.	.	0.76%	.
10-19 years	0.47%	.	.	.	.	.	0.61%	.
20 or more years	0.31%	.	.	.	.	.	0.51%	.
Unknown	0.09%	.	.	.	.	.	1.42% *	.
Multi/single status								
2 or more locations	0.15%	.	.	.	.	.	0.53%	.
1 location only	0.39%	.	.	.	.	.	0.41%	.
Percent full-time employees								
Less than 25%	0.75%	.	.	.	.	.	1.48%	.
25-49 %	0.65%	.	.	.	.	.	1.15%	.
50-74 %	0.46%	.	.	.	.	.	0.72%	.
75% or more	0.27%	.	.	.	.	.	0.43%	.
Union presence								
No union employees	0.27%	.	.	.	.	.	0.38%	.
Has union employees	0.50%	.	.	.	.	.	1.49%	.
Unknown	0.74% *	.	.	.	.	.	4.86% *	.
Percent low wage employees								
50% or more low wage	0.30%	.	.	.	.	.	0.69%	.
Less than 50% low wage	0.30%	.	.	.	.	.	0.46%	.

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.d(2006) 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, 2006**

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	35.2%	10.2%	17.6%	27.1%	43.9%	78.6%	13.6%	64.2%
<b>Industry group **</b>								
Agric., fish., forest.	6.4%	4.5% *	4.6% *	1.4% *	19.4% *	54.6%	4.2%	25.3% *
Mining and manufacturing	28.7%	7.6%	18.2%	30.9%	38.5%	73.0%	15.5%	51.8%
Construction	16.0%	8.1%	15.3%	32.9%	32.8%	77.7%	12.2%	46.8%
Utilities and transp.	40.3%	6.4% *	19.2%	13.8%	41.4%	79.1%	11.6%	64.3%
Wholesale trade	29.8%	11.3%	15.8%	22.8%	38.9%	69.1%	14.4%	53.5%
Fin. svcs. and real estate	50.4%	11.9%	22.2%	21.7%	47.6%	87.0%	14.5%	74.8%
Retail trade	41.8%	6.0%	11.0%	21.7%	28.8%	72.1%	8.9%	61.5%
Professional services	33.8%	11.9%	20.6%	32.7%	53.5%	82.4%	14.9%	67.6%
Other services	34.1%	11.1%	18.5%	25.8%	46.2%	78.6%	14.6%	62.9%
<b>Ownership</b>								
For profit, incorporated	37.2%	10.2%	15.9%	26.9%	42.7%	78.2%	13.6%	65.3%
For profit, unincorporated	27.7%	10.7%	17.7%	24.9%	35.2%	83.1%	12.2%	65.4%
Nonprofit	31.9%	8.7%	31.6%	30.2%	52.4%	72.8%	16.7%	53.1%
<b>Age of firm</b>								
Less than 5 years	15.9%	11.4%	22.6%	20.0% *	49.0%	47.1%	13.4%	42.6%
5-9 years	17.0%	11.0%	12.9%	26.8%	39.8%	85.9%	12.4%	47.7%
10-19 years	19.5%	9.0%	16.4%	24.4%	41.2%	80.9%	12.1%	49.7%
20 or more years	36.4%	10.1%	18.4%	27.9%	43.6%	80.4%	14.6%	62.0%
Unknown	72.9%	14.7% *	28.5% *	41.6%	52.3%	76.7%	17.8% *	74.7%
<b>Multi/single status</b>								
2 or more locations	62.7%	11.7% *	12.4%	28.4%	44.0%	78.6%	17.1%	67.1%
1 location only	14.9%	10.2%	18.2%	26.4%	43.0%	43.9%	13.3%	36.6%
<b>Percent full-time employees</b>								
Less than 25%	33.4%	4.9% *	9.2% *	13.0% *	42.5%	74.2%	5.5% *	57.8%
25-49 %	38.4%	7.0% *	13.1%	18.1%	37.6%	78.4%	10.0%	65.2%
50-74 %	33.6%	11.1%	13.8%	22.9%	47.6%	79.4%	12.1%	66.8%
75% or more	35.3%	10.5%	19.0%	29.4%	44.1%	78.7%	14.5%	64.2%
<b>Union presence</b>								
No union employees	29.0%	9.8%	16.8%	26.1%	42.7%	72.9%	13.0%	57.3%
Has union employees	70.0%	22.0%	34.3%	40.4%	56.1%	88.5%	27.8%	82.0%
Unknown	77.0%	16.5% *	22.3% *	36.6%	48.5%	87.0%	23.2%	83.8%
<b>Percent low wage employees</b>								
50% or more low wage	39.8%	7.0%	5.9%	21.1%	37.2%	74.7%	7.7%	61.6%
Less than 50% low wage	33.7%	10.8%	19.9%	28.9%	46.9%	80.8%	14.8%	65.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.d(2006) 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, 2006**

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	0.61%	0.69%	1.07%	1.29%	1.56%	0.94%	0.58%	0.75%
Industry group **								
Agric., fish., forest.	1.22%	1.43% *	2.64% *	0.88% *	10.78% *	13.57%	1.13%	8.33% *
Mining and manufacturing	1.58%	2.21%	3.87%	2.76%	4.46%	3.94%	1.80%	2.34%
Construction	1.47%	1.16%	3.22%	4.41%	6.51%	8.10%	1.05%	5.49%
Utilities and transp.	3.57%	2.41% *	5.41%	3.76%	6.88%	3.33%	2.29%	4.04%
Wholesale trade	1.77%	1.87%	3.40%	3.80%	6.27%	4.91%	1.79%	2.92%
Fin. svcs. and real estate	1.47%	1.51%	3.14%	3.02%	4.54%	1.27%	1.20%	1.83%
Retail trade	1.71%	1.29%	2.52%	3.80%	2.22%	2.26%	1.33%	1.96%
Professional services	1.01%	1.17%	0.88%	0.51%	1.74%	1.92%	0.81%	1.62%
Other services	0.58%	2.27%	1.92%	4.07%	3.53%	1.73%	1.59%	1.25%
Ownership								
For profit, incorporated	0.64%	0.77%	1.31%	1.42%	2.22%	1.14%	0.53%	0.77%
For profit, unincorporated	1.16%	1.01%	2.60%	3.90%	2.70%	2.39%	0.87%	2.12%
Nonprofit	1.52%	2.56%	3.92%	3.30%	2.85%	3.77%	2.15%	2.19%
Age of firm								
Less than 5 years	1.97%	2.44%	3.90%	9.59% *	10.43%	11.42%	1.83%	5.96%
5-9 years	1.60%	2.19%	2.41%	2.44%	6.52%	5.28%	1.78%	4.20%
10-19 years	1.49%	0.80%	2.25%	3.29%	3.39%	5.00%	1.04%	3.16%
20 or more years	0.76%	0.97%	1.60%	1.64%	1.75%	1.23%	0.76%	1.16%
Unknown	1.47%	6.12% *	12.37% *	11.82%	7.19%	1.51%	5.60% *	1.47%
Multi/single status								
2 or more locations	1.00%	4.37% *	2.59%	1.29%	1.51%	0.93%	1.88%	0.82%
1 location only	0.62%	0.70%	1.08%	1.63%	2.54%	8.56%	0.60%	1.68%
Percent full-time employees								
Less than 25%	1.99%	3.06% *	5.70% *	5.19% *	9.00%	3.78%	2.40% *	3.74%
25-49 %	1.70%	2.42% *	3.10%	4.54%	4.96%	3.27%	1.65%	2.62%
50-74 %	1.56%	1.84%	1.62%	4.17%	4.77%	3.53%	1.43%	2.77%
75% or more	0.70%	0.74%	1.34%	1.17%	1.87%	0.84%	0.68%	0.89%
Union presence								
No union employees	0.41%	0.67%	1.05%	1.17%	1.60%	1.16%	0.56%	0.62%
Has union employees	2.17%	5.56%	6.51%	4.58%	6.58%	1.95%	4.46%	1.97%
Unknown	2.94%	6.99% *	11.36% *	10.86%	8.30%	2.06%	6.04%	2.17%
Percent low wage employees								
50% or more low wage	1.66%	1.88%	0.92%	1.69%	2.66%	1.67%	1.11%	1.31%
Less than 50% low wage	0.62%	0.78%	1.14%	1.53%	1.91%	0.84%	0.68%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2006**

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	35.2%	11.8%	90.9%	35.1%	69.8%	13.0%	12.4%	73.8%
Firm size								
Less than 50 employees	13.6%	15.3%	86.2%	33.6%	57.0%	1.9%	2.9%	65.7%
50+ employees	64.2%	7.0%	97.2%	37.0%	86.9%	27.9%	25.1%	84.7%
Less than 10 employees								
Less than 10 employees	10.2%	16.7%	84.5%	32.3%	54.9%	1.8%	2.5%	54.4%
10-24 employees								
10-24 employees	17.6%	13.5%	88.3%	35.8%	59.2%	1.8%	3.6%	83.8%
25-99 employees								
25-99 employees	27.1%	10.7%	92.0%	36.1%	66.3%	2.9%	4.3%	88.8%
100-999 employees								
100-999 employees	43.9%	8.4%	94.8%	34.0%	76.6%	8.3%	8.3%	90.6%
1000+ employees								
1000+ employees	78.6%	6.0%	98.9%	38.4%	94.3%	40.6%	35.7%	81.4%
Industry group **								
Agric., fish., forest.	6.4%	21.9%	78.9%	20.6%	58.9%	2.7% *	4.1% *	51.9%
Mining and manufacturing	28.7%	11.0%	91.5%	32.4%	67.7%	8.1%	10.3%	82.0%
Construction	16.0%	11.4%	89.5%	35.4%	60.1%	2.9%	3.2%	71.7%
Utilities and transp.	40.3%	10.7%	93.2%	35.6%	75.1%	26.0%	24.2%	77.7%
Wholesale trade	29.8%	8.6%	92.2%	33.2%	71.2%	12.0%	12.9%	78.4%
Fin. svcs. and real estate	50.4%	10.2%	93.3%	35.4%	77.0%	28.3%	23.9%	73.4%
Retail trade	41.8%	11.3%	92.4%	35.7%	74.0%	15.6%	14.8%	85.5%
Professional services	33.8%	13.1%	89.4%	37.2%	68.8%	11.0%	10.3%	66.8%
Other services	34.1%	12.3%	90.4%	33.7%	66.9%	7.9%	8.4%	71.8%
Ownership								
For profit, incorporated	37.2%	11.3%	91.5%	35.8%	70.8%	14.2%	13.9%	76.4%
For profit, unincorporated	27.7%	14.1%	87.8%	30.9%	65.6%	10.4%	7.9%	67.8%
Nonprofit	31.9%	11.0%	91.4%	36.3%	68.6%	7.7%	8.0%	63.5%
Age of firm								
Less than 5 years	15.9%	17.1%	84.4%	33.3%	56.5%	1.4% *	1.5% *	62.5%
5-9 years	17.0%	15.9%	86.7%	36.0%	56.1%	2.1%	2.0% *	67.1%
10-19 years	19.5%	12.6%	89.0%	34.5%	61.0%	3.4%	2.9%	70.1%
20 or more years	36.4%	11.4%	91.4%	35.3%	71.1%	16.2%	15.8%	74.7%
Unknown	72.9%	6.6%	97.9%	35.2%	92.4%	26.5%	23.9%	85.4%
Multi/single status								
2 or more locations	62.7%	7.1%	97.0%	36.4%	86.7%	27.8%	25.2%	84.3%
1 location only	14.9%	15.2%	86.4%	34.1%	57.3%	2.1%	2.9%	66.1%
Percent full-time employees								
Less than 25%	33.4%	11.4%	89.0%	29.8%	66.4%	5.7%	6.0%	67.8%
25-49 %	38.4%	13.3%	90.2%	35.1%	67.9%	8.9%	9.4%	73.9%
50-74 %	33.6%	12.1%	90.1%	36.5%	66.6%	9.5%	10.9%	75.6%
75% or more	35.3%	11.6%	91.3%	35.1%	70.8%	14.5%	13.3%	73.9%
Union presence								
No union employees	29.0%	12.4%	89.9%	33.9%	66.5%	8.2%	8.0%	74.1%
Has union employees	70.0%	7.1%	96.5%	45.5%	89.1%	44.2%	45.5%	69.4%
Unknown	77.0%	8.7%	97.4%	36.5%	90.6%	38.0%	28.5%	77.3%
Percent low wage employees								
50% or more low wage	39.8%	11.7%	91.2%	32.8%	71.8%	12.8%	12.8%	78.1%
Less than 50% low wage	33.7%	11.8%	90.8%	35.8%	69.1%	13.0%	12.2%	72.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.61%	0.46%	0.37%	0.53%	0.49%	0.45%	0.42%	0.43%
<b>Firm size</b>								
Less than 50 employees	0.58%	0.66%	0.57%	0.78%	0.72%	0.15%	0.20%	0.63%
50+ employees	0.75%	0.47%	0.25%	0.68%	0.43%	0.87%	0.77%	0.75%
Less than 10 employees	0.69%	0.67%	0.64%	1.08%	0.95%	0.19%	0.33%	0.96%
10-24 employees	1.07%	0.96%	0.83%	0.81%	1.16%	0.40%	0.51%	0.86%
25-99 employees	1.29%	0.85%	0.79%	1.54%	1.31%	0.37%	0.44%	0.98%
100-999 employees	1.56%	0.64%	0.43%	1.04%	0.81%	0.64%	0.92%	1.13%
1000+ employees	0.94%	0.49%	0.18%	0.94%	0.34%	1.47%	1.11%	1.05%
<b>Industry group **</b>								
Agric., fish., forest.	1.22%	3.79%	3.74%	4.16%	4.80%	0.84% *	1.74% *	2.92%
Mining and manufacturing	1.58%	1.47%	1.39%	1.87%	2.34%	0.52%	0.66%	1.81%
Construction	1.47%	1.19%	1.12%	2.34%	2.23%	0.84%	0.66%	1.92%
Utilities and transp.	3.57%	1.17%	1.00%	2.99%	2.54%	3.33%	2.86%	3.08%
Wholesale trade	1.77%	1.08%	0.91%	1.89%	1.13%	1.40%	1.76%	1.18%
Fin. svcs. and real estate	1.47%	1.15%	0.84%	1.46%	1.49%	1.76%	1.95%	1.37%
Retail trade	1.71%	0.79%	0.68%	0.95%	0.84%	1.62%	1.82%	1.07%
Professional services	1.01%	0.60%	0.67%	0.62%	1.02%	0.96%	1.07%	0.67%
Other services	0.58%	1.44%	1.06%	1.19%	1.47%	0.68%	0.63%	1.20%
<b>Ownership</b>								
For profit, incorporated	0.64%	0.50%	0.46%	0.39%	0.52%	0.55%	0.49%	0.39%
For profit, unincorporated	1.16%	0.97%	0.84%	1.63%	1.52%	0.71%	0.95%	1.36%
Nonprofit	1.52%	1.19%	1.32%	2.06%	1.69%	1.05%	1.06%	1.66%
<b>Age of firm</b>								
Less than 5 years	1.97%	2.35%	2.44%	1.70%	2.49%	0.47% *	0.61% *	2.15%
5-9 years	1.60%	1.74%	1.55%	1.76%	1.67%	0.60%	0.64% *	1.78%
10-19 years	1.49%	1.20%	1.11%	1.32%	1.24%	0.42%	0.46%	1.42%
20 or more years	0.76%	0.43%	0.36%	0.76%	0.47%	0.54%	0.65%	0.53%
Unknown	1.47%	0.60%	0.28%	1.78%	0.55%	1.21%	0.97%	0.70%
<b>Multi/single status</b>								
2 or more locations	1.00%	0.40%	0.22%	0.70%	0.35%	0.90%	0.73%	0.81%
1 location only	0.62%	0.66%	0.59%	0.85%	0.70%	0.15%	0.21%	0.69%
<b>Percent full-time employees</b>								
Less than 25%	1.99%	0.91%	1.12%	2.42%	1.47%	1.13%	1.11%	3.18%
25-49 %	1.70%	1.12%	1.26%	2.11%	1.75%	1.16%	2.10%	2.19%
50-74 %	1.56%	0.74%	0.81%	1.04%	0.96%	1.08%	1.25%	1.26%
75% or more	0.70%	0.58%	0.46%	0.56%	0.67%	0.55%	0.51%	0.41%
<b>Union presence</b>								
No union employees	0.41%	0.51%	0.38%	0.50%	0.55%	0.35%	0.37%	0.53%
Has union employees	2.17%	1.09%	1.14%	2.08%	1.63%	2.58%	2.20%	2.24%
Unknown	2.94%	1.72%	0.97%	1.99%	1.26%	2.39%	1.95%	1.57%
<b>Percent low wage employees</b>								
50% or more low wage	1.66%	0.89%	0.60%	1.41%	0.97%	0.81%	0.92%	1.06%
Less than 50% low wage	0.62%	0.53%	0.42%	0.59%	0.77%	0.53%	0.50%	0.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	73.8%	54.4%	83.8%	88.8%	90.6%	81.4%	65.7%	84.7%
Industry group **								
Agric., fish., forest.	51.9%	35.2%	68.2%	86.9%	94.4%	82.0%	47.1%	92.0%
Mining and manufacturing	82.0%	62.0%	91.2%	95.5%	93.3%	74.5%	79.5%	86.4%
Construction	71.7%	56.8%	91.8%	92.6%	97.0%	93.1%	68.7%	94.9%
Utilities and transp.	77.7%	62.5%	90.8%	96.2%	87.6%	74.0%	76.1%	79.1%
Wholesale trade	78.4%	58.9%	90.7%	91.5%	94.6%	82.2%	72.2%	88.0%
Fin. svcs. and real estate	73.4%	55.5%	84.9%	86.8%	90.1%	76.8%	63.3%	80.3%
Retail trade	85.5%	55.0%	85.9%	94.9%	94.2%	95.4%	68.7%	95.5%
Professional services	66.8%	56.5%	79.4%	84.1%	88.8%	56.5%	64.5%	70.9%
Other services	71.8%	47.0%	77.6%	85.3%	87.8%	92.3%	59.4%	90.1%
Ownership								
For profit, incorporated	76.4%	56.0%	86.4%	91.4%	91.7%	82.2%	68.8%	85.5%
For profit, unincorporated	67.8%	56.3%	84.6%	89.0%	91.0%	72.8%	63.0%	79.5%
Nonprofit	63.5%	36.4%	61.3%	73.7%	86.9%	89.7%	48.3%	84.7%
Age of firm								
Less than 5 years	62.5%	54.1%	76.8%	94.0%	94.5%	82.1%	59.9%	89.9%
5-9 years	67.1%	55.5%	82.9%	90.7%	87.9%	86.9%	64.0%	87.9%
10-19 years	70.1%	54.4%	85.1%	84.7%	90.5%	96.1%	64.8%	91.4%
20 or more years	74.7%	53.9%	84.3%	89.2%	91.2%	76.2%	67.8%	82.9%
Unknown	85.4%	60.7%	99.2%	97.8%	86.9%	85.6%	73.4%	85.8%
Multi/single status								
2 or more locations	84.3%	73.7%	85.3%	89.7%	90.5%	81.4%	85.1%	84.3%
1 location only	66.1%	54.1%	83.7%	88.4%	91.6%	85.4%	64.4%	89.3%
Percent full-time employees								
Less than 25%	67.8%	29.7%	61.2%	83.4%	90.4%	88.4%	43.1%	89.3%
25-49 %	73.9%	38.8%	77.1%	86.0%	92.7%	89.1%	57.1%	89.8%
50-74 %	75.6%	55.0%	79.1%	89.0%	90.2%	97.0%	63.3%	94.5%
75% or more	73.9%	56.5%	86.3%	89.4%	90.5%	77.0%	68.0%	82.1%
Union presence								
No union employees	74.1%	54.3%	84.3%	89.2%	91.7%	86.8%	65.7%	88.8%
Has union employees	69.4%	55.9%	72.4%	81.7%	83.6%	68.0%	63.2%	71.1%
Unknown	77.3%	55.3%	85.9%	92.6%	76.3%	78.2%	71.5%	78.0%
Percent low wage employees								
50% or more low wage	78.1%	41.3%	77.6%	88.1%	92.0%	93.7%	56.4%	92.9%
Less than 50% low wage	72.5%	57.0%	85.1%	89.1%	90.0%	74.3%	67.7%	80.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	0.43%	0.96%	0.86%	0.98%	1.13%	1.05%	0.63%	0.75%
Industry group **								
Agric., fish., forest.	2.92%	4.85%	11.11%	5.35%	17.56%	14.79%	3.12%	12.59%
Mining and manufacturing	1.81%	5.05%	2.36%	1.56%	1.34%	2.30%	2.60%	1.18%
Construction	1.92%	3.00%	1.63%	2.48%	2.06%	3.25%	2.07%	2.11%
Utilities and transp.	3.08%	9.56%	3.73%	1.37%	3.94%	3.82%	4.37%	3.38%
Wholesale trade	1.18%	3.01%	3.52%	2.02%	3.07%	2.13%	2.25%	1.77%
Fin. svcs. and real estate	1.37%	2.35%	3.34%	2.92%	1.62%	2.96%	1.44%	2.27%
Retail trade	1.07%	2.91%	2.45%	2.14%	1.99%	0.90%	2.31%	0.72%
Professional services	0.67%	1.66%	3.31%	2.54%	1.75%	3.05%	1.02%	1.71%
Other services	1.20%	2.43%	2.95%	2.44%	2.55%	0.92%	1.70%	1.30%
Ownership								
For profit, incorporated	0.39%	1.21%	0.51%	0.74%	0.70%	1.06%	0.70%	0.74%
For profit, unincorporated	1.36%	1.87%	4.01%	2.94%	2.11%	5.36%	1.26%	3.85%
Nonprofit	1.66%	2.19%	3.51%	5.15%	3.11%	2.10%	1.47%	2.75%
Age of firm								
Less than 5 years	2.15%	2.05%	5.24%	2.76%	8.94%	9.02%	2.27%	4.22%
5-9 years	1.78%	2.50%	2.18%	3.40%	3.99%	7.39%	1.92%	2.30%
10-19 years	1.42%	2.31%	1.43%	1.12%	2.07%	1.61%	1.58%	1.69%
20 or more years	0.53%	1.18%	1.06%	1.32%	1.14%	1.96%	0.60%	1.10%
Unknown	0.70%	9.50%	10.47%	1.06%	2.80%	0.73%	6.15%	0.70%
Multi/single status								
2 or more locations	0.81%	7.35%	2.42%	1.47%	1.32%	1.05%	0.60%	0.86%
1 location only	0.69%	0.93%	1.02%	1.27%	0.78%	5.82%	0.67%	1.58%
Percent full-time employees								
Less than 25%	3.18%	4.76%	9.23%	6.30%	3.63%	3.51%	4.44%	3.00%
25-49 %	2.19%	4.71%	4.07%	3.94%	4.56%	1.95%	3.75%	1.76%
50-74 %	1.26%	2.08%	3.02%	2.52%	2.39%	1.25%	1.74%	1.24%
75% or more	0.41%	1.03%	1.17%	0.90%	1.26%	1.59%	0.77%	1.08%
Union presence								
No union employees	0.53%	0.91%	0.85%	1.04%	0.75%	1.00%	0.60%	0.70%
Has union employees	2.24%	5.99%	5.20%	2.92%	4.56%	2.99%	3.54%	2.69%
Unknown	1.57%	11.92%	16.16%	10.26%	8.10%	1.39%	7.85%	1.47%
Percent low wage employees								
50% or more low wage	1.06%	2.86%	1.98%	2.33%	1.40%	1.12%	2.32%	0.99%
Less than 50% low wage	0.54%	1.00%	1.25%	0.83%	1.37%	1.58%	0.74%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	8.0	6.0	9.2	9.6	9.4	8.9	7.3	9.1
Industry group **								
Agric., fish., forest.	5.9	3.2	9.0	10.5	15.2	10.0	5.0	13.6
Mining and manufacturing	8.6	7.1	9.0	10.8	9.8	6.3	8.6	8.7
Construction	8.9	7.0	11.7	12.7	12.2	7.1	8.6	11.5
Utilities and transp.	8.6	6.9	10.9	10.9	8.0	8.4	8.6	8.6
Wholesale trade	7.9	5.9	10.6	8.6	9.6	7.7	7.5	8.6
Fin. svcs. and real estate	6.8	5.5	6.9	8.4	8.3	7.0	6.1	7.4
Retail trade	10.9	6.8	10.2	11.2	11.6	12.8	8.4	12.4
Professional services	6.5	6.1	8.0	7.4	7.6	4.8	6.7	6.0
Other services	8.1	5.3	8.8	10.1	10.3	10.0	6.7	10.2
Ownership								
For profit, incorporated	8.5	6.2	9.8	10.3	9.9	9.1	7.7	9.4
For profit, unincorporated	7.4	6.6	8.5	9.6	9.4	7.3	7.1	8.3
Nonprofit	5.5	3.3	5.1	6.1	7.5	7.4	4.2	7.2
Age of firm								
Less than 5 years	6.4	5.6	8.0	8.9	10.6	6.3	6.1	9.0
5-9 years	7.2	6.0	9.1	9.1	8.5	9.2	6.9	8.7
10-19 years	7.6	5.8	9.7	9.4	9.4	9.2	7.1	9.6
20 or more years	8.2	6.2	9.1	9.8	9.4	8.4	7.6	8.9
Unknown	9.3	7.0	10.3	8.9	9.1	9.3	7.8	9.3
Multi/single status								
2 or more locations	9.0	8.0	8.7	9.0	9.3	8.9	8.9	9.0
1 location only	7.3	6.0	9.3	10.0	9.8	7.3	7.1	10.1
Percent full-time employees								
Less than 25%	8.3	3.6	7.6	9.6	9.2	12.3	5.1	11.1
25-49 %	9.2	4.5	9.3	9.7	11.5	11.7	6.7	11.5
50-74 %	8.9	6.9	9.0	9.7	9.1	11.7	7.7	10.8
75% or more	7.8	6.1	9.3	9.6	9.2	7.7	7.3	8.3
Union presence								
No union employees	8.0	6.0	9.3	9.7	9.5	9.4	7.3	9.4
Has union employees	7.3	6.8	7.6	8.8	8.0	7.2	7.0	7.4
Unknown	9.0	6.6	8.4	9.0	9.9	9.1	7.5	9.1
Percent low wage employees								
50% or more low wage	9.9	5.4	9.6	11.0	10.8	12.2	7.1	11.8
Less than 50% low wage	7.4	6.2	9.1	9.2	8.7	6.9	7.3	7.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	0.06	0.13	0.16	0.22	0.30	0.23	0.07	0.18
Industry group **								
Agric., fish., forest.	0.50	0.48	2.21	1.74	3.34	2.55	0.44	2.38
Mining and manufacturing	0.36	0.78	0.48	0.60	0.59	0.51	0.47	0.34
Construction	0.38	0.57	0.49	0.81	0.87	0.87	0.37	0.94
Utilities and transp.	0.43	1.36	1.86	1.08	0.94	0.69	0.97	0.60
Wholesale trade	0.23	0.40	0.94	0.65	0.71	0.94	0.37	0.57
Fin. svcs. and real estate	0.27	0.33	0.58	0.41	0.42	0.58	0.24	0.47
Retail trade	0.24	0.36	0.51	0.78	0.45	0.36	0.27	0.31
Professional services	0.15	0.15	0.46	0.30	0.38	0.21	0.16	0.18
Other services	0.16	0.25	0.32	0.24	0.46	0.44	0.18	0.33
Ownership								
For profit, incorporated	0.05	0.16	0.20	0.26	0.32	0.26	0.13	0.17
For profit, unincorporated	0.19	0.25	0.58	0.63	0.65	0.76	0.20	0.53
Nonprofit	0.24	0.38	0.31	0.51	0.67	0.61	0.20	0.47
Age of firm								
Less than 5 years	0.36	0.48	0.73	0.86	1.70	0.81	0.42	1.00
5-9 years	0.21	0.23	0.53	0.60	0.80	1.32	0.23	0.58
10-19 years	0.14	0.26	0.21	0.45	0.48	0.77	0.18	0.26
20 or more years	0.10	0.20	0.22	0.22	0.33	0.34	0.13	0.27
Unknown	0.20	1.43	2.22	0.74	0.90	0.23	1.52	0.22
Multi/single status								
2 or more locations	0.19	1.16	0.45	0.51	0.33	0.22	0.36	0.20
1 location only	0.08	0.14	0.19	0.28	0.49	0.77	0.09	0.34
Percent full-time employees								
Less than 25%	0.57	0.72	1.57	1.30	0.87	1.34	0.64	0.86
25-49 %	0.44	0.92	0.73	0.51	0.99	0.72	0.49	0.58
50-74 %	0.21	0.38	0.51	0.53	0.76	0.60	0.28	0.50
75% or more	0.08	0.15	0.23	0.24	0.33	0.34	0.13	0.22
Union presence								
No union employees	0.08	0.12	0.17	0.27	0.28	0.28	0.08	0.21
Has union employees	0.30	0.76	0.88	1.00	0.77	0.44	0.33	0.41
Unknown	0.39	1.96	1.84	1.17	1.86	0.42	1.48	0.36
Percent low wage employees								
50% or more low wage	0.20	0.42	0.29	0.29	0.50	0.24	0.31	0.25
Less than 50% low wage	0.09	0.19	0.22	0.24	0.34	0.29	0.12	0.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) Number of private-sector employees by firm size and selected characteristics: United States, 2006**

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	114,690,765	13,221,869	10,154,691	16,065,378	21,386,808	53,862,019	31,579,626	83,111,139
Industry group **								
Agric., fish., forest.	1,322,322	415,013	148,356	212,776	345,900*	200,278*	719,180	603,142
Mining and manufacturing	13,978,611	594,613	848,008	2,030,536	3,480,673	7,024,781	2,428,968	11,549,643
Construction	6,757,743	1,678,603	1,253,823	1,790,572	1,399,103	635,641	3,891,356	2,866,387
Utilities and transp.	4,744,479	301,538	299,262	459,814	605,361	3,078,505	812,501	3,931,979
Wholesale trade	5,869,100	662,594	604,258	957,956	1,294,703	2,349,590	1,839,924	4,029,177
Fin. svcs. and real estate	11,544,263	1,213,866	503,166	643,235	1,676,362	7,507,635	2,041,812	9,502,451
Retail trade	15,225,751	1,564,393	1,239,039	1,479,039	1,416,960	9,526,320	3,539,929	11,685,822
Professional services	28,555,864	3,204,389	2,214,910	3,696,473	6,230,349	13,209,743	7,182,993	21,372,871
Other services	26,692,630	3,586,859	3,043,870	4,794,977	4,937,396	10,329,528	9,122,963	17,569,667
Ownership								
For profit, incorporated	83,452,917	8,384,786	7,559,310	11,434,876	14,479,162	41,594,782	21,918,588	61,534,329
For profit, unincorporated	16,019,725	3,883,504	1,742,123	2,374,229	2,526,718	5,493,151	6,913,792	9,105,932
Nonprofit	15,218,123	953,578	853,258	2,256,273	4,380,927	6,774,086	2,747,245	12,470,878
Age of firm								
Less than 5 years	5,801,125	2,397,688	1,226,531	1,120,688	614,168	442,050*	4,240,579	1,560,546
5-9 years	7,400,896	2,206,617	1,403,117	1,771,436	1,306,923	712,802	4,561,011	2,839,885
10-19 years	14,569,857	3,105,392	2,496,012	3,411,612	3,305,620	2,251,221	7,334,822	7,235,035
20 or more years	61,269,571	5,292,453	4,891,005	9,563,425	15,112,747	26,409,940	14,976,943	46,292,629
Unknown	25,649,315	219,718	138,026	198,217	1,047,349	24,046,006	466,271	25,183,044
Multi/single status								
2 or more locations	67,455,563	123,850	516,425	2,676,942	12,319,648	51,818,698	1,582,157	65,873,406
1 location only	47,235,202	13,098,019	9,638,266	13,388,436	9,067,159	2,043,321	29,997,468	17,237,733
Percent full-time employees								
Less than 25%	8,518,009	1,833,879	1,176,743	1,299,059	1,721,036	2,487,292	3,718,410	4,799,598
25-49 %	8,627,702	1,038,845	790,356	1,483,000	1,450,994	3,864,507	2,650,176	5,977,526
50-74 %	14,563,635	2,398,475	1,495,939	1,916,924	2,260,348	6,491,949	4,859,013	9,704,622
75% or more	82,981,418	7,950,670	6,691,652	11,366,395	15,954,430	41,018,271	20,352,026	62,629,392
Union presence								
No union employees	84,831,748	12,573,217	9,534,067	14,704,734	18,046,172	29,973,558	29,765,433	55,066,315
Has union employees	17,246,989	349,044	417,855	1,058,729	2,665,827	12,755,535	1,156,392	16,090,598
Unknown	12,612,027	299,608	202,769	301,915	674,809	11,132,926	657,801	11,954,226
Percent low-wage employees								
50% or more low wage	32,412,271	4,144,567	3,055,722	4,715,018	5,818,571	14,678,395	9,545,893	22,866,379
Less than 50% low wage	82,278,493	9,077,302	7,098,969	11,350,360	15,568,237	39,183,624	22,033,733	60,244,760

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2006**

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	1,095,196	141,419	198,833	388,659	786,131	985,619	273,240	1,163,085
Industry group **								
Agric., fish., forest.	139,226	19,416	19,004	29,807	115,267*	83,571*	34,527	127,226
Mining and manufacturing	212,809	39,914	61,974	104,728	211,762	237,981	124,131	196,505
Construction	327,442	53,513	107,940	127,552	268,806	93,902	133,591	265,606
Utilities and transp.	260,235	37,666	36,099	90,204	64,214	248,115	62,975	276,125
Wholesale trade	286,419	30,524	74,248	92,105	201,881	140,397	116,678	302,920
Fin. svcs. and real estate	458,511	139,341	43,854	64,302	109,860	441,799	172,666	510,171
Retail trade	361,180	44,098	92,392	139,443	126,737	330,592	141,455	317,761
Professional services	438,202	68,894	108,098	225,794	320,197	431,948	142,307	524,092
Other services	531,749	94,613	154,065	189,904	486,112	510,142	173,556	486,838
Ownership								
For profit, incorporated	1,255,780	160,516	158,672	403,802	739,575	992,127	312,642	1,311,558
For profit, unincorporated	450,888	99,558	108,149	214,398	213,728	316,368	144,351	432,199
Nonprofit	441,471	39,254	50,929	294,830	277,797	359,439	81,045	420,565
Age of firm								
Less than 5 years	303,343	81,192	151,311	138,998	104,728	164,976*	190,032	225,190
5-9 years	271,093	103,282	140,508	137,570	139,532	100,468	178,489	156,439
10-19 years	330,946	70,504	87,477	268,199	265,262	239,151	142,720	368,226
20 or more years	1,028,710	139,701	120,970	343,627	594,670	743,539	222,977	985,727
Unknown	1,034,443	22,341	28,251	37,687	63,459	1,046,270	49,868	1,043,817
Multi/single status								
2 or more locations	1,235,204	16,101	44,608	118,709	473,365	954,934	73,625	1,254,079
1 location only	698,776	138,811	212,292	385,511	601,716	275,865	270,969	652,865
Percent full-time employees								
Less than 25%	310,133	103,751	121,562	112,663	240,019	194,685	136,338	342,509
25-49 %	255,381	40,007	81,330	129,687	171,383	318,928	130,651	327,747
50-74 %	633,008	66,891	58,891	135,455	230,839	544,339	115,523	646,236
75% or more	1,086,769	144,659	128,283	409,816	691,138	737,551	200,842	1,031,514
Union presence								
No union employees	1,198,436	131,170	171,019	353,245	671,859	747,362	278,076	1,213,911
Has union employees	388,004	24,419	57,916	141,666	367,969	344,472	98,962	362,804
Unknown	548,199	22,245	21,204	67,138	104,132	539,889	29,686	547,832
Percent low-wage employees								
50% or more low wage	645,271	64,558	179,337	234,145	386,116	419,201	225,088	677,397
Less than 50% low wage	823,801	139,065	99,281	402,692	496,079	906,625	147,116	849,481

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2006**

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	114,690,765	11.5%	8.9%	14.0%	18.6%	47.0%	27.5%	72.5%
Industry group **								
Agric., fish., forest.	1,322,322	31.4%	11.2%	16.1%	26.2% *	15.1% *	54.4%	45.6%
Mining and manufacturing	13,978,611	4.3%	6.1%	14.5%	24.9%	50.3%	17.4%	82.6%
Construction	6,757,743	24.8%	18.6%	26.5%	20.7%	9.4%	57.6%	42.4%
Utilities and transp.	4,744,479	6.4%	6.3%	9.7%	12.8%	64.9%	17.1%	82.9%
Wholesale trade	5,869,100	11.3%	10.3%	16.3%	22.1%	40.0%	31.3%	68.7%
Fin. svcs. and real estate	11,544,263	10.5%	4.4%	5.6%	14.5%	65.0%	17.7%	82.3%
Retail trade	15,225,751	10.3%	8.1%	9.7%	9.3%	62.6%	23.2%	76.8%
Professional services	28,555,864	11.2%	7.8%	12.9%	21.8%	46.3%	25.2%	74.8%
Other services	26,692,630	13.4%	11.4%	18.0%	18.5%	38.7%	34.2%	65.8%
Ownership								
For profit, incorporated	83,452,917	10.0%	9.1%	13.7%	17.4%	49.8%	26.3%	73.7%
For profit, unincorporated	16,019,725	24.2%	10.9%	14.8%	15.8%	34.3%	43.2%	56.8%
Nonprofit	15,218,123	6.3%	5.6%	14.8%	28.8%	44.5%	18.1%	81.9%
Age of firm								
Less than 5 years	5,801,125	41.3%	21.1%	19.3%	10.6%	7.6% *	73.1%	26.9%
5-9 years	7,400,896	29.8%	19.0%	23.9%	17.7%	9.6%	61.6%	38.4%
10-19 years	14,569,857	21.3%	17.1%	23.4%	22.7%	15.5%	50.3%	49.7%
20 or more years	61,269,571	8.6%	8.0%	15.6%	24.7%	43.1%	24.4%	75.6%
Unknown	25,649,315	0.9%	0.5%	0.8%	4.1%	93.7%	1.8%	98.2%
Multi/single status								
2 or more locations	67,455,563	0.2%	0.8%	4.0%	18.3%	76.8%	2.3%	97.7%
1 location only	47,235,202	27.7%	20.4%	28.3%	19.2%	4.3%	63.5%	36.5%
Percent full-time employees								
Less than 25%	8,518,009	21.5%	13.8%	15.3%	20.2%	29.2%	43.7%	56.3%
25-49 %	8,627,702	12.0%	9.2%	17.2%	16.8%	44.8%	30.7%	69.3%
50-74 %	14,563,635	16.5%	10.3%	13.2%	15.5%	44.6%	33.4%	66.6%
75% or more	82,981,418	9.6%	8.1%	13.7%	19.2%	49.4%	24.5%	75.5%
Union presence								
No union employees	84,831,748	14.8%	11.2%	17.3%	21.3%	35.3%	35.1%	64.9%
Has union employees	17,246,989	2.0%	2.4%	6.1%	15.5%	74.0%	6.7%	93.3%
Unknown	12,612,027	2.4%	1.6%	2.4%	5.4%	88.3%	5.2%	94.8%
Percent low-wage employees								
50% or more low wage	32,412,271	12.8%	9.4%	14.5%	18.0%	45.3%	29.5%	70.5%
Less than 50% low wage	82,278,493	11.0%	8.6%	13.8%	18.9%	47.6%	26.8%	73.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2006**

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	1,095,196	0.20%	0.20%	0.37%	0.58%	0.65%	0.38%	0.38%
Industry group **								
Agric., fish., forest.	139,226	4.84%	1.73%	2.14%	6.31% *	5.02% *	6.49%	6.49%
Mining and manufacturing	212,809	0.27%	0.42%	0.82%	1.41%	1.39%	0.79%	0.79%
Construction	327,442	0.86%	1.58%	2.25%	2.63%	1.31%	1.96%	1.96%
Utilities and transp.	260,235	0.99%	0.68%	1.94%	1.42%	2.47%	1.75%	1.75%
Wholesale trade	286,419	0.61%	1.37%	1.60%	2.28%	2.17%	2.32%	2.32%
Fin. svcs. and real estate	458,511	1.29%	0.47%	0.63%	0.84%	1.71%	1.72%	1.72%
Retail trade	361,180	0.37%	0.48%	0.86%	0.91%	1.27%	0.82%	0.82%
Professional services	438,202	0.26%	0.46%	0.81%	0.99%	1.10%	0.75%	0.75%
Other services	531,749	0.46%	0.62%	0.69%	1.66%	1.74%	0.73%	0.73%
Ownership								
For profit, incorporated	1,255,780	0.28%	0.23%	0.52%	0.69%	0.88%	0.56%	0.56%
For profit, unincorporated	450,888	1.01%	0.61%	1.36%	1.15%	1.34%	1.34%	1.34%
Nonprofit	441,471	0.36%	0.42%	1.79%	1.69%	1.60%	0.61%	0.61%
Age of firm								
Less than 5 years	303,343	2.70%	1.81%	1.85%	1.70%	2.43% *	2.72%	2.72%
5-9 years	271,093	1.44%	1.44%	1.55%	1.45%	1.44%	1.38%	1.38%
10-19 years	330,946	0.71%	0.70%	1.77%	1.63%	1.35%	1.52%	1.52%
20 or more years	1,028,710	0.27%	0.26%	0.48%	0.86%	0.75%	0.46%	0.46%
Unknown	1,034,443	0.10%	0.12%	0.17%	0.31%	0.41%	0.23%	0.23%
Multi/single status								
2 or more locations	1,235,204	0.02%	0.07%	0.16%	0.53%	0.47%	0.13%	0.13%
1 location only	698,776	0.48%	0.53%	0.65%	1.13%	0.57%	0.92%	0.92%
Percent full-time employees								
Less than 25%	310,133	1.20%	1.75%	1.33%	2.40%	1.90%	2.54%	2.54%
25-49 %	255,381	0.66%	1.17%	1.48%	1.86%	2.65%	2.10%	2.10%
50-74 %	633,008	0.81%	0.54%	1.21%	1.27%	2.25%	1.78%	1.78%
75% or more	1,086,769	0.22%	0.17%	0.50%	0.65%	0.69%	0.33%	0.33%
Union presence								
No union employees	1,198,436	0.29%	0.24%	0.41%	0.58%	0.55%	0.57%	0.57%
Has union employees	388,004	0.15%	0.35%	0.78%	1.91%	1.49%	0.53%	0.53%
Unknown	548,199	0.23%	0.16%	0.54%	0.87%	1.03%	0.35%	0.35%
Percent low-wage employees								
50% or more low wage	645,271	0.28%	0.59%	0.65%	0.89%	1.14%	0.92%	0.92%
Less than 50% low wage	823,801	0.25%	0.10%	0.54%	0.55%	0.81%	0.34%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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%	43.3%	67.4%	85.0%	95.1%	98.7%	61.2%	96.7%
Industry group **								
Agric., fish., forest.	60.9%	22.9%	50.3%	62.1%	93.3%	89.9%	38.7%	87.4%
Mining and manufacturing	94.6%	50.3%	76.8%	92.4%	97.7%	99.6%	77.1%	98.3%
Construction	74.7%	42.1%	72.0%	84.8%	92.1%	100.0%	62.2%	91.8%
Utilities and transp.	93.0%	38.8%	79.8%	87.2%	97.0%	99.7%	66.5%	98.5%
Wholesale trade	91.7%	60.5%	87.0%	95.5%	95.7%	98.0%	80.2%	97.0%
Fin. svcs. and real estate	93.1%	55.9%	81.5%	97.0%	99.7%	98.0%	68.3%	98.4%
Retail trade	88.2%	33.9%	63.1%	86.4%	97.5%	99.3%	54.6%	98.4%
Professional services	91.3%	54.1%	78.9%	92.9%	97.7%	98.9%	71.1%	98.1%
Other services	77.1%	32.7%	49.5%	72.3%	88.1%	97.6%	47.3%	92.6%
Ownership								
For profit, incorporated	88.2%	47.1%	70.5%	85.4%	93.7%	98.6%	65.0%	96.5%
For profit, unincorporated	73.5%	32.9%	48.4%	76.1%	96.2%	98.5%	43.8%	96.0%
Nonprofit	93.9%	52.6%	77.9%	92.1%	99.0%	99.1%	75.0%	98.1%
Age of firm								
Less than 5 years	48.0%	27.7%	41.8%	60.0%	80.7%	99.7%	35.3%	82.5%
5-9 years	65.8%	41.0%	59.8%	74.3%	85.5%	97.4%	53.7%	85.3%
10-19 years	76.5%	44.9%	67.9%	83.3%	95.2%	91.5%	60.4%	92.8%
20 or more years	91.6%	51.6%	76.9%	90.9%	96.9%	99.5%	72.3%	97.8%
Unknown	96.7%	19.0%	23.5%	62.5%	88.9%	98.4%	28.1%	98.0%
Multi/single status								
2 or more locations	97.8%	56.5%	81.2%	89.7%	96.1%	98.9%	83.4%	98.1%
1 location only	71.5%	43.2%	66.6%	84.0%	93.7%	94.1%	60.1%	91.3%
Percent full-time employees								
Less than 25%	56.1%	11.8%	26.8%	55.2%	78.2%	87.9%	22.4%	82.2%
25-49 %	80.7%	30.9%	64.8%	71.6%	84.0%	99.5%	52.4%	93.2%
50-74 %	81.9%	39.1%	54.8%	83.4%	96.9%	98.2%	52.3%	96.7%
75% or more	91.6%	53.5%	77.6%	90.4%	97.6%	99.3%	71.6%	98.1%
Union presence								
No union employees	83.9%	43.7%	67.3%	84.7%	94.9%	98.9%	61.3%	96.1%
Has union employees	98.1%	50.1%	84.6%	93.4%	99.6%	99.9%	73.5%	99.9%
Unknown	92.3%	20.9%	35.3%	69.3%	81.0%	96.5%	37.6%	95.3%
Percent low wage employees								
50% or more low wage	75.5%	20.5%	38.2%	67.5%	86.7%	97.0%	35.8%	92.1%
Less than 50% low wage	91.4%	53.8%	79.9%	92.2%	98.2%	99.3%	72.2%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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	0.21%	0.93%	1.19%	0.85%	0.98%	0.27%	0.45%	0.34%
Industry group **								
Agric., fish., forest.	7.10%	3.23%	9.17%	7.48%	17.02%	15.74%	2.87%	14.75%
Mining and manufacturing	0.49%	3.73%	3.60%	1.38%	0.91%	0.23%	2.08%	0.32%
Construction	1.23%	1.90%	2.90%	3.27%	3.21%	0.00%	1.38%	2.05%
Utilities and transp.	0.96%	5.81%	8.15%	3.59%	1.80%	0.15%	3.30%	0.50%
Wholesale trade	0.71%	2.05%	1.77%	1.36%	2.04%	1.56%	1.26%	1.20%
Fin. svcs. and real estate	0.94%	3.87%	2.67%	1.07%	0.14%	1.21%	2.22%	0.93%
Retail trade	0.50%	1.39%	3.51%	4.28%	1.11%	0.20%	1.56%	0.53%
Professional services	0.45%	1.01%	1.87%	1.16%	0.78%	0.43%	0.92%	0.44%
Other services	0.35%	1.33%	2.68%	1.85%	2.56%	0.67%	1.13%	1.00%
Ownership								
For profit, incorporated	0.32%	1.09%	1.07%	0.84%	1.38%	0.33%	0.54%	0.48%
For profit, unincorporated	0.78%	1.59%	2.85%	3.29%	1.41%	0.39%	1.56%	0.57%
Nonprofit	0.77%	2.71%	2.87%	2.85%	0.41%	0.71%	1.71%	0.71%
Age of firm								
Less than 5 years	2.31%	1.33%	5.68%	6.58%	6.53%	0.14%	1.57%	4.06%
5-9 years	1.23%	1.64%	2.33%	4.54%	4.79%	1.79%	1.66%	3.55%
10-19 years	0.70%	1.57%	1.86%	1.55%	1.52%	2.59%	1.10%	0.71%
20 or more years	0.35%	1.44%	1.19%	1.10%	0.82%	0.19%	0.89%	0.29%
Unknown	0.57%	2.54%	6.41%	7.14%	4.99%	0.44%	3.32%	0.51%
Multi/single status								
2 or more locations	0.27%	6.08%	3.67%	1.62%	0.84%	0.23%	1.71%	0.28%
1 location only	0.42%	0.95%	1.22%	0.77%	1.50%	2.53%	0.41%	0.82%
Percent full-time employees								
Less than 25%	2.33%	1.27%	3.20%	2.59%	4.35%	4.84%	1.91%	3.60%
25-49 %	1.65%	2.29%	3.33%	3.50%	6.28%	0.20%	1.66%	1.41%
50-74 %	0.71%	1.44%	3.23%	2.94%	0.99%	0.82%	1.74%	0.69%
75% or more	0.18%	1.23%	1.00%	1.03%	0.83%	0.27%	0.63%	0.24%
Union presence								
No union employees	0.34%	0.83%	1.27%	0.97%	1.08%	0.35%	0.42%	0.36%
Has union employees	0.24%	5.44%	4.93%	5.40%	0.66%	0.07%	3.02%	0.08%
Unknown	0.98%	3.68%	9.87%	9.60%	7.57%	1.07%	4.49%	1.14%
Percent low wage employees								
50% or more low wage	0.74%	1.16%	1.87%	2.97%	2.60%	0.76%	1.20%	1.23%
Less than 50% low wage	0.17%	1.02%	1.03%	0.70%	0.56%	0.19%	0.40%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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	77.5%	81.9%	76.3%	73.8%	77.2%	78.2%	77.7%	77.5%
Industry group **								
Agric., fish., forest.	66.7%	76.4%	56.7%	74.2%	56.4%	78.7%	72.2%	63.8%
Mining and manufacturing	92.5%	86.7%	89.2%	90.7%	93.0%	93.2%	89.9%	92.9%
Construction	77.3%	85.1%	79.1%	79.8%	69.9%	75.2%	81.5%	73.5%
Utilities and transp.	84.3%	87.9%	81.8%	79.8%	86.4%	84.5%	85.7%	84.0%
Wholesale trade	86.4%	89.5%	88.5%	87.1%	86.1%	85.3%	89.9%	85.1%
Fin. svcs. and real estate	89.2%	87.7%	91.1%	83.2%	89.0%	89.8%	88.0%	89.4%
Retail trade	66.3%	76.6%	66.3%	71.7%	73.6%	64.0%	70.7%	65.6%
Professional services	81.0%	84.1%	81.9%	79.6%	77.1%	82.7%	80.8%	81.1%
Other services	61.3%	72.0%	59.7%	51.2%	61.7%	63.6%	61.5%	61.3%
Ownership								
For profit, incorporated	78.1%	83.7%	77.9%	76.0%	78.5%	78.0%	79.7%	77.7%
For profit, unincorporated	76.0%	82.7%	77.8%	70.9%	75.0%	76.3%	78.5%	75.1%
Nonprofit	75.6%	66.0%	62.2%	66.4%	74.6%	81.1%	62.6%	77.8%
Age of firm								
Less than 5 years	67.6%	80.7%	74.7%	57.7%	61.5%	61.7%	75.0%	59.0%
5-9 years	75.0%	82.8%	79.5%	69.4%	71.3%	75.9%	77.0%	72.9%
10-19 years	75.0%	83.0%	76.0%	73.8%	74.1%	71.8%	78.7%	72.5%
20 or more years	78.6%	81.3%	76.0%	75.7%	79.1%	79.4%	77.8%	78.8%
Unknown	77.7%	90.7%	77.8%	74.8%	73.6%	77.9%	77.3%	77.7%
Multi/single status								
2 or more locations	79.1%	83.0%	82.4%	81.6%	80.5%	78.7%	80.6%	79.1%
1 location only	74.3%	81.9%	76.0%	72.2%	72.7%	66.3%	77.5%	70.7%
Percent full-time employees								
Less than 25%	36.5%	39.1%	28.2%	20.8%	41.5%	39.7%	26.8%	38.6%
25-49 %	46.1%	47.0%	40.4%	37.7%	38.9%	51.4%	42.7%	47.0%
50-74 %	65.0%	68.5%	63.5%	58.6%	64.3%	66.4%	64.4%	65.1%
75% or more	84.9%	89.7%	84.9%	83.6%	85.2%	84.7%	86.2%	84.6%
Union presence								
No union employees	76.9%	82.0%	76.8%	73.6%	77.1%	77.2%	77.8%	76.6%
Has union employees	81.0%	81.1%	67.5%	76.3%	79.7%	82.1%	76.0%	81.3%
Unknown	76.1%	81.3%	84.1%	73.4%	69.5%	76.4%	75.6%	76.1%
Percent low wage employees								
50% or more low wage	60.3%	66.2%	52.4%	51.3%	59.3%	63.0%	55.4%	61.1%
Less than 50% low wage	83.1%	84.7%	81.3%	80.7%	83.2%	83.8%	82.5%	83.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	0.45%	0.53%	1.20%	0.90%	1.05%	0.74%	0.60%	0.54%
Industry group **								
Agric., fish., forest.	5.11%	4.64%	6.42%	6.65%	14.72%	13.97%	2.55%	10.34%
Mining and manufacturing	0.46%	1.35%	1.22%	0.95%	1.05%	0.56%	0.81%	0.50%
Construction	2.24%	1.49%	2.25%	2.43%	4.81%	5.34%	1.23%	3.61%
Utilities and transp.	1.26%	2.82%	3.34%	4.34%	2.29%	1.47%	1.87%	1.34%
Wholesale trade	1.29%	1.63%	2.11%	2.34%	2.13%	2.60%	1.32%	1.74%
Fin. svcs. and real estate	0.62%	1.45%	1.85%	3.02%	1.33%	0.70%	1.23%	0.68%
Retail trade	1.17%	2.18%	1.91%	1.82%	2.11%	1.34%	0.74%	1.35%
Professional services	0.77%	0.86%	1.07%	1.56%	1.65%	1.04%	0.81%	0.85%
Other services	0.85%	1.12%	2.81%	2.99%	2.59%	1.85%	1.72%	1.14%
Ownership								
For profit, incorporated	0.47%	0.94%	1.13%	1.22%	1.50%	0.72%	0.64%	0.59%
For profit, unincorporated	0.48%	0.99%	2.22%	2.99%	3.05%	1.49%	1.49%	0.81%
Nonprofit	1.02%	2.98%	3.89%	2.70%	1.99%	1.36%	2.12%	1.12%
Age of firm								
Less than 5 years	2.61%	2.08%	3.61%	6.34%	6.89%	8.98%	1.62%	6.69%
5-9 years	1.55%	1.32%	2.85%	3.17%	3.18%	3.30%	2.08%	2.11%
10-19 years	1.58%	1.30%	2.47%	2.08%	2.75%	3.78%	1.32%	2.37%
20 or more years	0.43%	0.73%	1.50%	0.63%	1.05%	0.73%	0.89%	0.53%
Unknown	1.03%	2.16%	11.02%	7.65%	2.60%	1.06%	5.75%	1.02%
Multi/single status								
2 or more locations	0.56%	5.05%	1.77%	1.36%	1.24%	0.72%	2.35%	0.57%
1 location only	0.49%	0.53%	1.38%	1.06%	1.51%	4.20%	0.71%	0.79%
Percent full-time employees								
Less than 25%	1.67%	2.68%	4.66%	3.33%	7.33%	3.20%	2.17%	2.00%
25-49 %	1.56%	1.29%	2.11%	1.30%	3.59%	3.02%	1.10%	1.77%
50-74 %	1.00%	1.15%	1.47%	1.63%	0.89%	1.87%	0.81%	1.21%
75% or more	0.34%	0.51%	1.23%	0.90%	0.99%	0.69%	0.55%	0.43%
Union presence								
No union employees	0.49%	0.59%	1.00%	0.96%	0.91%	1.06%	0.53%	0.66%
Has union employees	0.87%	3.08%	6.91%	3.78%	2.63%	0.90%	3.33%	0.90%
Unknown	1.35%	5.65%	13.77%	9.99%	5.17%	1.35%	5.34%	1.32%
Percent low wage employees								
50% or more low wage	1.22%	1.56%	2.91%	2.06%	3.22%	0.90%	1.25%	1.46%
Less than 50% low wage	0.38%	0.52%	1.03%	0.59%	1.01%	0.77%	0.46%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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)(2006) 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, 2006**

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	78.3%	81.3%	76.5%	75.8%	77.1%	79.3%	77.4%	78.6%
Industry group **								
Agric., fish., forest.	83.6%	87.1%	79.9%	77.9%	83.5%	86.9%	81.2%	85.0%
Mining and manufacturing	85.4%	80.8%	79.8%	78.0%	83.6%	89.0%	78.0%	86.6%
Construction	79.2%	81.0%	77.4%	81.1%	74.1%	84.4%	78.9%	79.5%
Utilities and transp.	81.2%	75.1%	74.6%	80.7%	76.1%	83.0%	77.3%	81.8%
Wholesale trade	83.3%	81.9%	80.6%	78.1%	81.3%	87.5%	79.5%	84.9%
Fin. svcs. and real estate	85.5%	87.2%	81.9%	83.1%	85.1%	85.9%	84.5%	85.7%
Retail trade	71.6%	79.1%	73.0%	68.5%	75.4%	70.8%	73.1%	71.4%
Professional services	81.4%	80.1%	74.9%	76.5%	80.1%	84.3%	77.1%	82.5%
Other services	62.4%	80.4%	74.1%	68.5%	59.5%	57.9%	73.8%	59.3%
Ownership								
For profit, incorporated	77.9%	81.3%	75.9%	75.6%	77.5%	78.6%	77.1%	78.1%
For profit, unincorporated	78.5%	80.5%	79.2%	73.0%	75.5%	80.8%	77.6%	78.8%
Nonprofit	80.4%	83.7%	77.9%	79.5%	76.7%	82.7%	79.4%	80.5%
Age of firm								
Less than 5 years	75.8%	81.8%	77.4%	68.1%	74.8%	73.9%	77.7%	73.0%
5-9 years	77.7%	83.0%	73.5%	75.5%	80.2%	75.5%	78.5%	76.8%
10-19 years	72.8%	79.6%	75.7%	73.7%	68.3%	70.7%	75.7%	70.8%
20 or more years	78.2%	81.6%	77.5%	76.9%	78.4%	78.2%	77.9%	78.3%
Unknown	81.4%	70.8%	64.1%	76.7%	82.3%	81.5%	65.7%	81.5%
Multi/single status								
2 or more locations	79.1%	76.7%	75.8%	81.1%	77.6%	79.4%	78.0%	79.1%
1 location only	76.8%	81.3%	76.6%	74.5%	76.3%	78.6%	77.3%	76.1%
Percent full-time employees								
Less than 25%	46.1%	85.1%	47.9%	57.9%	39.5%	44.3%	66.4%	43.1%
25-49 %	62.9%	72.5%	68.1%	61.8%	59.8%	62.7%	65.3%	62.4%
50-74 %	70.8%	78.0%	72.3%	67.0%	70.8%	70.4%	72.3%	70.5%
75% or more	80.9%	82.1%	78.0%	77.7%	80.0%	82.3%	78.8%	81.4%
Union presence								
No union employees	77.4%	81.2%	76.4%	74.9%	76.7%	78.4%	77.1%	77.5%
Has union employees	82.5%	83.8%	81.8%	88.5%	80.0%	82.6%	83.8%	82.5%
Unknown	77.5%	81.0%	63.5%	67.1%	75.6%	77.8%	75.1%	77.5%
Percent low wage employees								
50% or more low wage	64.5%	79.5%	65.7%	64.1%	60.4%	64.8%	67.9%	64.0%
Less than 50% low wage	81.6%	81.5%	77.9%	78.0%	81.0%	83.3%	78.7%	82.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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)(2006) 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, 2006**

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%	0.78%	0.71%	0.62%	1.08%	0.47%	0.69%	0.40%
Industry group **								
Agric., fish., forest.	2.03%	2.95%	4.66%	4.65%	13.40%	13.19%	2.38%	9.35%
Mining and manufacturing	0.75%	1.81%	2.05%	1.50%	1.49%	0.58%	1.89%	0.70%
Construction	1.30%	1.33%	2.86%	2.06%	3.35%	3.24%	1.32%	2.27%
Utilities and transp.	1.70%	4.94%	4.94%	2.67%	5.03%	1.84%	3.14%	1.75%
Wholesale trade	0.91%	2.39%	1.68%	1.94%	2.05%	0.95%	1.43%	0.92%
Fin. svcs. and real estate	0.55%	1.70%	2.75%	2.08%	1.30%	0.72%	1.61%	0.57%
Retail trade	0.72%	2.65%	2.10%	1.98%	2.09%	1.06%	1.27%	0.95%
Professional services	0.40%	1.45%	1.96%	1.01%	0.94%	0.54%	0.94%	0.43%
Other services	0.98%	1.74%	2.42%	2.24%	2.44%	2.39%	1.57%	1.24%
Ownership								
For profit, incorporated	0.33%	0.94%	0.79%	0.65%	1.05%	0.56%	0.85%	0.40%
For profit, unincorporated	0.75%	1.36%	2.49%	2.86%	1.54%	1.67%	1.48%	1.15%
Nonprofit	0.94%	1.64%	3.08%	1.03%	2.54%	0.73%	0.91%	1.07%
Age of firm								
Less than 5 years	1.39%	2.87%	3.61%	4.70%	6.58%	4.52%	1.70%	3.72%
5-9 years	1.13%	1.56%	2.28%	3.03%	3.17%	2.43%	1.22%	3.05%
10-19 years	0.68%	1.27%	1.99%	1.54%	2.55%	3.04%	0.88%	1.39%
20 or more years	0.45%	1.08%	0.77%	0.75%	1.42%	0.61%	0.75%	0.63%
Unknown	0.39%	4.24%	10.25%	6.02%	2.19%	0.46%	5.01%	0.41%
Multi/single status								
2 or more locations	0.37%	5.02%	2.00%	0.78%	0.75%	0.41%	0.79%	0.38%
1 location only	0.35%	0.81%	0.75%	0.71%	1.78%	3.50%	0.75%	1.22%
Percent full-time employees								
Less than 25%	2.55%	3.12%	8.01%	6.86%	4.96%	2.89%	4.10%	2.75%
25-49 %	2.00%	3.04%	3.14%	3.93%	3.44%	3.32%	2.06%	2.75%
50-74 %	1.14%	1.26%	1.99%	2.00%	2.84%	1.35%	1.18%	1.28%
75% or more	0.26%	0.80%	0.73%	0.51%	1.01%	0.40%	0.69%	0.39%
Union presence								
No union employees	0.37%	0.76%	0.73%	0.52%	0.74%	0.79%	0.72%	0.48%
Has union employees	1.05%	3.82%	5.01%	2.61%	4.33%	0.98%	2.93%	1.11%
Unknown	1.21%	3.55%	13.15%	10.13%	4.20%	1.16%	5.42%	1.22%
Percent low wage employees								
50% or more low wage	0.79%	1.34%	3.36%	2.58%	1.47%	1.49%	1.35%	0.93%
Less than 50% low wage	0.26%	0.86%	0.59%	0.63%	1.30%	0.45%	0.69%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	60.7%	66.6%	58.4%	55.9%	59.5%	62.1%	60.1%	60.9%
Industry group **								
Agric., fish., forest.	55.8%	66.5%	45.3%	57.8%	47.1%	68.3%	58.6%	54.2%
Mining and manufacturing	79.0%	70.1%	71.2%	70.7%	77.7%	83.0%	70.1%	80.5%
Construction	61.2%	69.0%	61.3%	64.7%	51.8%	63.5%	64.3%	58.4%
Utilities and transp.	68.4%	66.0%	61.1%	64.4%	65.7%	70.1%	66.3%	68.7%
Wholesale trade	72.0%	73.3%	71.3%	68.0%	70.0%	74.6%	71.5%	72.2%
Fin. svcs. and real estate	76.3%	76.5%	74.6%	69.1%	75.8%	77.1%	74.3%	76.6%
Retail trade	47.5%	60.6%	48.4%	49.1%	55.4%	45.3%	51.7%	46.8%
Professional services	66.0%	67.3%	61.4%	60.9%	61.8%	69.7%	62.3%	66.9%
Other services	38.2%	57.9%	44.2%	35.1%	36.7%	36.8%	45.4%	36.4%
Ownership								
For profit, incorporated	60.9%	68.0%	59.1%	57.4%	60.8%	61.3%	61.4%	60.8%
For profit, unincorporated	59.6%	66.6%	61.6%	51.8%	56.6%	61.6%	60.9%	59.2%
Nonprofit	60.7%	55.2%	48.5%	52.8%	57.2%	67.1%	49.7%	62.6%
Age of firm								
Less than 5 years	51.3%	66.0%	57.9%	39.3%	46.0%	45.6%	58.3%	43.1%
5-9 years	58.2%	68.7%	58.4%	52.4%	57.2%	57.3%	60.5%	56.0%
10-19 years	54.6%	66.1%	57.5%	54.4%	50.6%	50.8%	59.6%	51.3%
20 or more years	61.5%	66.3%	58.9%	58.2%	62.1%	62.1%	60.6%	61.7%
Unknown	63.3%	64.2%	49.9%	57.4%	60.6%	63.4%	50.8%	63.4%
Multi/single status								
2 or more locations	62.6%	63.7%	62.5%	66.1%	62.5%	62.4%	62.8%	62.6%
1 location only	57.1%	66.6%	58.1%	53.8%	55.5%	52.1%	59.9%	53.9%
Percent full-time employees								
Less than 25%	16.8%	33.3%	13.5%	12.0%	16.4%	17.6%	17.8%	16.6%
25-49 %	29.0%	34.1%	27.5%	23.3%	23.3%	32.2%	27.9%	29.3%
50-74 %	46.0%	53.4%	45.9%	39.3%	45.5%	46.8%	46.5%	45.9%
75% or more	68.7%	73.6%	66.2%	65.0%	68.1%	69.6%	68.0%	68.8%
Union presence								
No union employees	59.5%	66.5%	58.6%	55.1%	59.1%	60.5%	60.0%	59.4%
Has union employees	66.9%	68.0%	55.2%	67.5%	63.7%	67.8%	63.7%	67.0%
Unknown	58.9%	65.9%	53.4%	49.3%	52.6%	59.4%	56.8%	59.0%
Percent low wage employees								
50% or more low wage	38.9%	52.6%	34.4%	32.9%	35.8%	40.8%	37.6%	39.1%
Less than 50% low wage	67.8%	69.0%	63.3%	63.0%	67.4%	69.8%	64.9%	68.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	0.33%	0.83%	0.90%	0.97%	1.12%	0.71%	0.63%	0.41%
Industry group **								
Agric., fish., forest.	4.59%	4.60%	7.19%	6.11%	12.39%	12.54%	3.26%	9.41%
Mining and manufacturing	0.87%	1.30%	2.20%	1.28%	1.57%	0.84%	1.83%	0.89%
Construction	2.15%	1.47%	2.36%	2.02%	5.09%	5.14%	1.12%	3.78%
Utilities and transp.	1.73%	3.52%	5.26%	4.44%	4.20%	1.77%	2.91%	1.74%
Wholesale trade	1.11%	2.82%	2.54%	1.66%	2.04%	2.29%	1.87%	1.33%
Fin. svcs. and real estate	0.81%	2.07%	2.29%	3.61%	1.72%	0.81%	1.83%	0.89%
Retail trade	0.86%	2.84%	1.22%	2.19%	3.02%	0.91%	1.17%	0.97%
Professional services	0.76%	1.28%	2.04%	1.06%	1.60%	1.19%	0.97%	0.81%
Other services	0.44%	1.67%	2.64%	2.74%	1.99%	1.26%	1.45%	0.70%
Ownership								
For profit, incorporated	0.40%	1.10%	0.83%	0.98%	1.70%	0.78%	0.65%	0.50%
For profit, unincorporated	0.74%	1.13%	2.62%	3.46%	2.60%	1.72%	1.77%	1.28%
Nonprofit	1.10%	2.04%	3.39%	2.46%	2.47%	1.52%	1.79%	1.26%
Age of firm								
Less than 5 years	2.53%	2.85%	2.60%	4.73%	7.74%	8.38%	1.55%	5.53%
5-9 years	1.47%	1.47%	2.89%	3.59%	3.91%	2.82%	2.00%	2.92%
10-19 years	1.43%	1.46%	2.18%	2.04%	3.09%	2.88%	0.88%	2.22%
20 or more years	0.41%	1.05%	1.19%	0.72%	1.12%	0.89%	0.80%	0.56%
Unknown	0.96%	4.44%	10.18%	8.16%	2.60%	1.02%	4.73%	0.96%
Multi/single status								
2 or more locations	0.41%	6.25%	1.86%	1.39%	1.26%	0.61%	2.17%	0.41%
1 location only	0.29%	0.84%	0.93%	1.11%	1.32%	5.20%	0.71%	0.61%
Percent full-time employees								
Less than 25%	0.88%	3.08%	0.82%	1.40%	2.98%	0.70%	1.30%	0.90%
25-49 %	1.17%	1.62%	0.98%	1.50%	2.25%	2.13%	0.84%	1.51%
50-74 %	0.66%	1.04%	1.61%	1.59%	2.04%	1.59%	0.73%	0.88%
75% or more	0.37%	0.84%	0.89%	0.81%	1.32%	0.72%	0.69%	0.49%
Union presence								
No union employees	0.43%	0.86%	0.96%	0.91%	0.97%	1.22%	0.66%	0.59%
Has union employees	1.16%	4.84%	7.30%	3.12%	4.25%	1.08%	3.66%	1.21%
Unknown	1.50%	4.66%	12.57%	7.13%	5.06%	1.46%	5.68%	1.44%
Percent low wage employees								
50% or more low wage	0.87%	1.84%	1.92%	2.57%	2.26%	0.95%	1.01%	1.03%
Less than 50% low wage	0.39%	0.77%	0.94%	0.65%	1.54%	0.80%	0.58%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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)(2006) 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, 2006**

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	52.8%	12.8%	11.4%	14.7%	32.6%	78.8%	12.2%	62.5%
<b>Industry group **</b>								
Agric., fish., forest.	34.6%	19.3%	11.6% *	21.2% *	27.2% *	66.2%	19.4% *	43.2% *
Mining and manufacturing	62.4%	9.7%	11.7% *	16.6%	45.2%	86.7%	11.1%	69.8%
Construction	26.4%	16.2%	16.3%	18.3%	29.2%	67.7%	16.8%	36.2%
Utilities and transp.	67.4%	6.3% *	6.5% *	14.9% *	43.2%	84.4%	6.6%	75.6%
Wholesale trade	48.0%	12.9%	7.7% *	8.2%	33.7%	84.4%	8.8%	62.6%
Fin. svcs. and real estate	60.3%	8.6% *	9.9%	7.3% *	32.0%	78.1%	9.2%	67.7%
Retail trade	61.4%	12.0%	10.3%	15.1%	24.0%	83.0%	11.9%	70.6%
Professional services	49.7%	13.1%	8.8%	14.8%	27.1%	76.5%	10.9%	58.5%
Other services	40.7%	14.2%	16.1%	14.9%	28.3%	63.7%	15.2%	49.1%
<b>Ownership</b>								
For profit, incorporated	54.1%	11.0%	10.9%	12.6%	32.6%	80.3%	10.8%	64.5%
For profit, unincorporated	47.4%	17.0%	9.5% *	19.2%	38.7%	72.6%	14.6%	59.1%
Nonprofit	51.0%	16.5%	19.8% *	21.5%	29.4%	74.5%	19.5%	55.2%
<b>Age of firm</b>								
Less than 5 years	18.1%	14.9%	12.2%	12.9%	23.9% *	34.4% *	14.1%	24.5%
5-9 years	23.0%	12.4%	9.7% *	12.8%	22.1%	75.2%	10.8%	36.4%
10-19 years	24.6%	15.1%	12.3%	13.9%	23.8%	61.6%	13.3%	33.3%
20 or more years	51.3%	11.2%	11.2%	15.0%	33.9%	82.2%	11.6%	60.7%
Unknown	75.6%	12.1% *	30.4% *	31.7% *	52.8%	76.9%	32.6%	75.8%
<b>Multi/single status</b>								
2 or more locations	68.7%	8.5% *	13.6%	12.7%	35.3%	79.7%	13.8%	69.8%
1 location only	18.9%	12.8%	11.3%	15.2%	28.5%	48.0%	12.0%	27.7%
<b>Percent full-time employees</b>								
Less than 25%	44.9%	18.2% *	8.6% *	19.1% *	30.2% *	68.1%	14.9% *	51.7%
25-49 %	57.4%	14.7%	15.2%	10.1% *	32.1%	81.3%	15.0%	67.5%
50-74 %	53.2%	10.7%	11.2% *	17.9%	27.7%	81.6%	11.0%	64.8%
75% or more	52.7%	12.9%	11.4%	14.5%	33.2%	78.5%	12.2%	62.3%
<b>Union presence</b>								
No union employees	44.6%	11.8%	10.2%	12.0%	33.0%	77.6%	10.6%	56.5%
Has union employees	71.9%	34.9%	28.4%	42.7%	28.3%	84.2%	40.3%	73.5%
Unknown	72.1%	29.5%	44.2% *	11.6% *	44.3%	74.7%	29.2%	73.0%
<b>Percent low wage employees</b>								
50% or more low wage	57.4%	15.1%	19.5%	16.5%	33.8%	78.9%	16.6%	64.1%
Less than 50% low wage	52.0%	12.4%	10.5%	14.4%	32.4%	78.7%	11.6%	62.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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)(2006) 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, 2006**

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%	0.71%	1.08%	1.18%	1.29%	0.97%	0.64%	0.91%
<b>Industry group **</b>								
Agric., fish., forest.	5.50%	4.49%	5.72% *	8.05% *	15.15% *	14.49%	6.21% *	13.38% *
Mining and manufacturing	1.34%	2.32%	5.86% *	2.72%	3.13%	1.18%	2.17%	1.62%
Construction	1.86%	2.32%	4.00%	4.22%	6.00%	7.05%	2.50%	4.11%
Utilities and transp.	1.30%	5.21% *	2.66% *	5.67% *	4.47%	2.11%	1.60%	1.36%
Wholesale trade	2.30%	2.62%	2.52% *	1.58%	4.07%	2.97%	1.24%	2.72%
Fin. svcs. and real estate	2.78%	2.80% *	2.54%	2.83% *	4.22%	3.49%	1.67%	2.87%
Retail trade	2.02%	1.63%	2.41%	3.01%	3.24%	2.33%	1.53%	2.06%
Professional services	1.54%	0.92%	1.45%	1.58%	1.92%	1.42%	0.67%	1.75%
Other services	1.74%	1.19%	2.60%	2.10%	4.31%	3.85%	1.39%	2.86%
<b>Ownership</b>								
For profit, incorporated	0.96%	0.81%	1.08%	1.04%	1.54%	1.13%	0.65%	1.12%
For profit, unincorporated	2.25%	1.69%	3.02% *	4.58%	3.10%	3.63%	1.51%	2.95%
Nonprofit	1.46%	2.65%	6.32% *	3.37%	1.96%	2.96%	2.92%	1.70%
<b>Age of firm</b>								
Less than 5 years	2.66%	3.58%	3.25%	3.41%	10.80% *	12.15% *	1.61%	6.63%
5-9 years	1.79%	1.37%	2.94% *	3.19%	4.93%	5.72%	1.16%	2.65%
10-19 years	1.13%	1.01%	2.68%	3.34%	3.21%	5.72%	1.48%	2.98%
20 or more years	1.08%	0.89%	1.10%	1.38%	1.14%	1.38%	0.85%	1.14%
Unknown	0.94%	8.59% *	13.37% *	12.52% *	4.75%	1.00%	8.42%	0.95%
<b>Multi/single status</b>								
2 or more locations	0.89%	2.88% *	2.37%	1.58%	1.59%	0.97%	2.35%	0.91%
1 location only	0.82%	0.70%	1.10%	1.45%	1.35%	7.68%	0.57%	1.72%
<b>Percent full-time employees</b>								
Less than 25%	4.70%	6.21% *	3.09% *	5.89% *	9.81% *	5.02%	4.84% *	5.27%
25-49 %	3.62%	3.34%	3.14%	4.82% *	4.90%	2.76%	2.56%	3.91%
50-74 %	2.24%	1.41%	3.53% *	4.62%	2.92%	2.35%	1.45%	2.68%
75% or more	0.83%	0.84%	1.35%	1.37%	1.47%	1.05%	0.82%	1.00%
<b>Union presence</b>								
No union employees	1.10%	0.91%	0.96%	1.14%	1.22%	1.70%	0.54%	1.34%
Has union employees	1.61%	6.36%	4.62%	5.45%	4.70%	1.00%	3.52%	1.79%
Unknown	1.89%	8.38%	14.17% *	8.50% *	9.36%	1.77%	8.70%	1.80%
<b>Percent low wage employees</b>								
50% or more low wage	0.76%	2.22%	3.87%	3.06%	2.63%	1.57%	1.80%	0.69%
Less than 50% low wage	0.99%	0.86%	1.13%	1.33%	1.28%	0.98%	0.78%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2006**

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	61.4%	15.4%	21.7%	31.3%	49.7%	83.7%	21.5%	71.0%
Industry group **								
Agric., fish., forest.	21.5%	4.7% *	6.5% *	0.7% *	20.3% *	54.1%	3.6% *	30.9% *
Mining and manufacturing	58.3%	9.5% *	22.7%	36.3%	45.9%	75.6%	25.1%	63.8%
Construction	36.1%	13.2%	17.2%	38.3%	39.0%	77.4%	22.4%	48.8%
Utilities and transp.	72.4%	8.8% *	20.6%	12.6%	50.3%	90.9%	18.1%	80.0%
Wholesale trade	52.7%	15.7%	19.7%	24.2%	51.1%	79.0%	20.4%	64.9%
Fin. svcs. and real estate	76.2%	34.4%	29.1%	28.9%	54.0%	91.7%	31.2%	82.9%
Retail trade	68.8%	6.7%	12.6%	27.4%	39.1%	86.8%	11.8%	78.4%
Professional services	62.2%	15.1%	25.7%	37.8%	54.0%	83.6%	22.3%	71.9%
Other services	57.6%	13.2%	23.7%	26.3%	53.1%	80.7%	21.8%	67.2%
Ownership								
For profit, incorporated	62.4%	16.8%	19.4%	31.7%	49.6%	84.0%	21.3%	72.3%
For profit, unincorporated	53.9%	13.2%	19.9%	29.0%	36.3%	85.0%	17.3%	66.5%
Nonprofit	62.4%	10.1% *	43.1%	31.9%	57.3%	81.0%	29.5%	68.0%
Age of firm								
Less than 5 years	33.6%	17.2%	27.0%	26.4% *	44.8%	64.3%	19.8%	49.7%
5-9 years	35.6%	15.4%	13.8%	29.3%	43.0%	88.4%	17.5%	54.0%
10-19 years	40.1%	12.4%	20.0%	29.9%	44.9%	82.0%	19.5%	53.7%
20 or more years	60.0%	16.5%	23.4%	32.7%	50.6%	84.0%	23.5%	68.7%
Unknown	82.5%	18.4% *	38.8% *	19.3% *	62.1%	83.8%	22.4% *	82.8%
Multi/single status								
2 or more locations	76.5%	9.5% *	14.2%	34.4%	53.6%	84.3%	20.8%	77.6%
1 location only	32.0%	15.5%	22.2%	30.7%	44.3%	67.3%	21.6%	44.0%
Percent full-time employees								
Less than 25%	52.8%	3.4% *	13.5% *	15.9% *	42.7%	81.6%	7.2% *	62.4%
25-49 %	58.5%	8.9% *	17.3%	26.9%	39.5%	82.8%	17.3%	68.7%
50-74 %	62.4%	14.0%	17.8%	28.6%	49.1%	88.4%	16.3%	74.9%
75% or more	62.1%	16.8%	23.3%	33.3%	51.2%	83.2%	23.7%	71.2%
Union presence								
No union employees	52.4%	14.9%	20.3%	30.1%	47.3%	78.6%	20.5%	63.4%
Has union employees	83.0%	29.0%	47.0%	47.0%	62.5%	91.8%	41.6%	85.2%
Unknown	85.4%	18.7% *	21.2% *	31.3% *	62.7%	88.4%	26.3%	86.6%
Percent low wage employees								
50% or more low wage	61.4%	8.2% *	9.2%	26.8%	42.9%	83.1%	11.8%	69.4%
Less than 50% low wage	61.4%	16.6%	24.3%	32.7%	51.9%	84.0%	23.6%	71.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.67%	1.85%	1.81%	1.81%	1.87%	0.59%	1.09%	0.62%
Industry group **								
Agric., fish., forest.	6.32%	1.70% *	3.54% *	0.41% *	13.19% *	13.18%	1.15% *	9.33% *
Mining and manufacturing	1.46%	3.22% *	5.07%	3.26%	3.04%	2.52%	2.12%	1.74%
Construction	2.89%	2.07%	3.77%	4.92%	5.52%	7.52%	1.76%	4.91%
Utilities and transp.	2.47%	5.62% *	6.06%	3.35%	7.08%	1.94%	3.05%	1.87%
Wholesale trade	3.19%	2.80%	3.77%	4.25%	4.95%	3.92%	2.40%	4.32%
Fin. svcs. and real estate	0.94%	7.38%	4.63%	4.54%	4.33%	1.34%	4.79%	1.09%
Retail trade	1.65%	1.62%	3.33%	3.49%	3.97%	1.80%	2.74%	1.63%
Professional services	1.02%	1.67%	2.10%	2.01%	2.06%	1.37%	0.79%	0.96%
Other services	2.28%	2.89%	3.55%	4.03%	4.19%	2.52%	2.69%	2.53%
Ownership								
For profit, incorporated	0.72%	2.48%	2.13%	1.40%	1.77%	0.78%	1.27%	0.65%
For profit, unincorporated	1.53%	1.22%	3.57%	5.45%	4.10%	1.50%	2.12%	2.01%
Nonprofit	2.28%	3.62% *	4.86%	4.50%	3.68%	2.28%	3.82%	2.32%
Age of firm								
Less than 5 years	2.71%	4.72%	4.52%	10.34% *	10.06%	10.56%	2.26%	5.57%
5-9 years	2.35%	3.10%	1.84%	2.38%	4.30%	3.18%	1.92%	3.45%
10-19 years	2.28%	1.47%	2.96%	3.84%	3.87%	3.03%	2.48%	2.95%
20 or more years	1.11%	3.33%	2.70%	2.39%	1.93%	1.07%	1.64%	0.98%
Unknown	1.14%	8.24% *	14.37% *	11.68% *	6.70%	1.21%	10.08% *	1.15%
Multi/single status								
2 or more locations	0.52%	3.85% *	3.90%	2.15%	1.78%	0.56%	1.45%	0.54%
1 location only	1.27%	1.87%	1.81%	2.01%	2.81%	6.46%	1.16%	1.54%
Percent full-time employees								
Less than 25%	2.69%	1.67% *	7.05% *	6.82% *	10.88%	4.19%	2.51% *	3.30%
25-49 %	3.62%	3.27% *	3.92%	7.27%	5.06%	3.10%	4.25%	4.26%
50-74 %	2.42%	2.56%	2.34%	4.83%	5.99%	1.73%	1.56%	2.49%
75% or more	0.75%	2.21%	2.04%	1.51%	2.29%	0.55%	1.30%	0.64%
Union presence								
No union employees	0.79%	1.78%	1.72%	1.98%	1.95%	0.67%	1.04%	0.65%
Has union employees	0.95%	7.18%	8.61%	3.75%	5.44%	0.86%	5.62%	0.91%
Unknown	1.53%	7.30% *	12.29% *	11.31% *	5.16%	1.47%	7.46%	1.56%
Percent low wage employees								
50% or more low wage	1.03%	2.66% *	2.69%	3.02%	3.29%	1.20%	1.84%	0.93%
Less than 50% low wage	0.70%	2.14%	1.75%	1.87%	2.11%	0.74%	1.12%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	91,940,179	9,465,600	7,620,655	12,684,054	17,334,204	44,835,665	23,506,162	68,434,017
Industry group **								
Agric., fish., forest.	925,040	252,939	111,017	152,108	215,591 *	193,385 *	473,709	451,330
Mining and manufacturing	13,579,739	471,323	783,638	1,966,275	3,415,142	6,943,361	2,204,643	11,375,096
Construction	6,323,872	1,445,671	1,175,849	1,705,973	1,364,448	631,932	3,536,068	2,787,804
Utilities and transp.	3,936,007	213,295	250,446	382,557	513,107	2,576,603	654,157	3,281,850
Wholesale trade	5,360,949	546,127	537,299	896,906	1,205,598	2,175,020	1,615,532	3,745,417
Fin. svcs. and real estate	10,469,688	1,000,577	451,325	560,241	1,569,409	6,888,136	1,744,563	8,725,125
Retail trade	10,732,939	1,011,642	789,312	1,180,991	1,098,805	6,652,189	2,399,942	8,332,997
Professional services	23,084,341	2,377,305	1,804,120	2,955,260	4,933,363	11,014,292	5,536,228	17,548,113
Other services	17,527,603	2,146,722	1,717,650	2,883,744	3,018,741	7,760,746	5,341,319	12,186,284
Ownership								
For profit, incorporated	68,510,315	6,386,897	5,909,497	9,416,221	11,931,702	34,865,998	17,199,642	51,310,674
For profit, unincorporated	12,032,321	2,572,978	1,180,717	1,659,886	1,989,143	4,629,595	4,614,633	7,417,687
Nonprofit	11,397,543	505,724	530,442	1,607,946	3,413,359	5,340,072	1,691,887	9,705,656
Age of firm								
Less than 5 years	3,850,132	1,624,681	731,475	722,198	391,046	380,730 *	2,722,042	1,128,091
5-9 years	5,425,979	1,624,474	1,032,084	1,285,449	906,967	577,005	3,310,098	2,115,881
10-19 years	11,368,816	2,243,995	1,981,542	2,657,973	2,701,697	1,783,609	5,586,000	5,782,816
20 or more years	49,038,498	3,819,758	3,793,004	7,859,743	12,485,078	21,080,915	11,575,475	37,463,023
Unknown	22,256,754	152,692	82,550	158,691	849,416	21,013,405	312,548	21,944,206
Multi/single status								
2 or more locations	55,754,051	90,499	403,520	2,218,844	9,925,385	43,115,803	1,255,807	54,498,243
1 location only	36,186,128	9,375,101	7,217,136	10,465,210	7,408,819	1,719,862	22,250,355	13,935,773
Percent full-time employees								
Less than 25%	829,175	67,554	109,617	157,518	185,775	308,712	262,075	567,100
25-49 %	3,183,420	347,945	280,352	545,247	541,084	1,468,792	937,380	2,246,040
50-74 %	9,020,135	1,399,151	906,196	1,185,514	1,393,113	4,136,161	2,901,991	6,118,144
75% or more	78,907,448	7,650,950	6,324,490	10,795,775	15,214,232	38,922,001	19,404,716	59,502,732
Union presence								
No union employees	66,663,374	9,012,010	7,116,540	11,470,787	14,473,453	24,590,584	22,074,336	44,589,038
Has union employees	14,750,011	259,236	360,430	956,913	2,360,096	10,813,335	972,308	13,777,702
Unknown	10,526,794	194,355	143,685	256,353	500,655	9,431,746	459,518	10,067,276
Percent low-wage employees								
50% or more low wage	19,813,751	2,179,852	1,539,023	2,819,011	3,401,214	9,874,651	5,085,404	14,728,347
Less than 50% low wage	72,126,427	7,285,748	6,081,632	9,865,044	13,932,990	34,961,014	18,420,758	53,705,669

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	964,399	140,384	115,563	410,385	681,393	842,950	227,025	919,386
Industry group **								
Agric., fish., forest.	130,468	11,884	14,356	25,967	99,755*	82,135*	25,974	119,000
Mining and manufacturing	204,857	35,995	57,159	101,796	214,004	231,437	99,667	198,594
Construction	334,227	55,924	94,506	133,498	267,635	93,948	123,186	269,266
Utilities and transp.	180,828	25,401	30,248	77,596	55,372	177,958	51,673	180,906
Wholesale trade	242,599	27,014	65,472	95,014	176,811	136,909	99,860	257,710
Fin. svcs. and real estate	440,284	137,449	46,885	43,766	109,084	438,245	172,063	489,452
Retail trade	262,417	33,505	45,648	108,301	113,817	253,977	108,622	258,849
Professional services	391,317	52,793	87,427	221,463	235,181	346,587	143,148	438,552
Other services	520,765	59,614	95,584	194,888	398,126	432,860	167,321	408,730
Ownership								
For profit, incorporated	1,207,282	140,477	109,830	368,804	622,742	916,531	195,510	1,164,184
For profit, unincorporated	398,685	64,815	85,431	134,829	180,831	243,180	131,212	348,484
Nonprofit	368,641	23,720	38,679	234,612	192,066	282,112	73,428	344,779
Age of firm								
Less than 5 years	258,550	75,318	64,871	106,195	46,541	147,335*	130,989	177,565
5-9 years	158,739	76,082	90,351	114,034	75,631	85,285	124,403	114,896
10-19 years	313,609	46,300	66,282	197,313	237,046	191,359	105,578	318,724
20 or more years	1,067,135	142,587	90,067	318,787	516,707	711,505	222,946	1,003,437
Unknown	916,797	18,548	23,692	30,009	61,841	926,166	35,101	925,285
Multi/single status								
2 or more locations	1,074,700	15,124	29,639	111,022	418,553	835,387	59,919	1,084,262
1 location only	639,937	141,881	131,530	404,931	503,853	217,605	213,059	575,192
Percent full-time employees								
Less than 25%	27,461	7,000	13,151	13,992	32,911	37,155	19,672	38,212
25-49 %	106,058	13,637	29,116	44,494	67,464	131,382	46,663	130,356
50-74 %	405,264	44,258	35,072	90,244	148,023	345,020	71,860	412,931
75% or more	1,018,577	143,880	122,532	412,752	656,835	728,044	204,398	959,987
Union presence								
No union employees	1,055,552	137,118	86,408	378,544	569,599	679,190	224,185	1,012,904
Has union employees	346,511	16,353	52,432	131,416	354,581	327,544	100,045	279,279
Unknown	474,945	17,798	22,775	64,921	71,918	447,085	23,855	471,330
Percent low-wage employees								
50% or more low wage	495,441	70,357	79,078	182,805	315,799	321,224	139,937	475,244
Less than 50% low wage	711,385	145,013	81,274	419,151	432,808	835,309	182,343	751,641

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	91,940,179	10.3%	8.3%	13.8%	18.9%	48.8%	25.6%	74.4%
Industry group **								
Agric., fish., forest.	925,040	27.3%	12.0%	16.4%	23.3%*	20.9%*	51.2%	48.8%
Mining and manufacturing	13,579,739	3.5%	5.8%	14.5%	25.1%	51.1%	16.2%	83.8%
Construction	6,323,872	22.9%	18.6%	27.0%	21.6%	10.0%	55.9%	44.1%
Utilities and transp.	3,936,007	5.4%	6.4%	9.7%	13.0%	65.5%	16.6%	83.4%
Wholesale trade	5,360,949	10.2%	10.0%	16.7%	22.5%	40.6%	30.1%	69.9%
Fin. svcs. and real estate	10,469,688	9.6%	4.3%	5.4%	15.0%	65.8%	16.7%	83.3%
Retail trade	10,732,939	9.4%	7.4%	11.0%	10.2%	62.0%	22.4%	77.6%
Professional services	23,084,341	10.3%	7.8%	12.8%	21.4%	47.7%	24.0%	76.0%
Other services	17,527,603	12.2%	9.8%	16.5%	17.2%	44.3%	30.5%	69.5%
Ownership								
For profit, incorporated	68,510,315	9.3%	8.6%	13.7%	17.4%	50.9%	25.1%	74.9%
For profit, unincorporated	12,032,321	21.4%	9.8%	13.8%	16.5%	38.5%	38.4%	61.6%
Nonprofit	11,397,543	4.4%	4.7%	14.1%	29.9%	46.9%	14.8%	85.2%
Age of firm								
Less than 5 years	3,850,132	42.2%	19.0%	18.8%	10.2%	9.9%*	70.7%	29.3%
5-9 years	5,425,979	29.9%	19.0%	23.7%	16.7%	10.6%	61.0%	39.0%
10-19 years	11,368,816	19.7%	17.4%	23.4%	23.8%	15.7%	49.1%	50.9%
20 or more years	49,038,498	7.8%	7.7%	16.0%	25.5%	43.0%	23.6%	76.4%
Unknown	22,256,754	0.7%	0.4%*	0.7%	3.8%	94.4%	1.4%	98.6%
Multi/single status								
2 or more locations	55,754,051	0.2%	0.7%	4.0%	17.8%	77.3%	2.3%	97.7%
1 location only	36,186,128	25.9%	19.9%	28.9%	20.5%	4.8%	61.5%	38.5%
Percent full-time employees								
Less than 25%	829,175	8.1%	13.2%	19.0%	22.4%	37.2%	31.6%	68.4%
25-49 %	3,183,420	10.9%	8.8%	17.1%	17.0%	46.1%	29.4%	70.6%
50-74 %	9,020,135	15.5%	10.0%	13.1%	15.4%	45.9%	32.2%	67.8%
75% or more	78,907,448	9.7%	8.0%	13.7%	19.3%	49.3%	24.6%	75.4%
Union presence								
No union employees	66,663,374	13.5%	10.7%	17.2%	21.7%	36.9%	33.1%	66.9%
Has union employees	14,750,011	1.8%	2.4%	6.5%	16.0%	73.3%	6.6%	93.4%
Unknown	10,526,794	1.8%	1.4%	2.4%	4.8%	89.6%	4.4%	95.6%
Percent low-wage employees								
50% or more low wage	19,813,751	11.0%	7.8%	14.2%	17.2%	49.8%	25.7%	74.3%
Less than 50% low wage	72,126,427	10.1%	8.4%	13.7%	19.3%	48.5%	25.5%	74.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	964,399	0.19%	0.13%	0.47%	0.63%	0.75%	0.31%	0.31%
Industry group **								
Agric., fish., forest.	130,468	5.11%	1.77%	2.94%	6.24%*	6.34%*	7.15%	7.15%
Mining and manufacturing	204,857	0.26%	0.41%	0.82%	1.40%	1.51%	0.68%	0.68%
Construction	334,227	0.97%	1.52%	2.40%	2.73%	1.40%	1.99%	1.99%
Utilities and transp.	180,828	0.77%	0.67%	1.93%	1.53%	2.38%	1.47%	1.47%
Wholesale trade	242,599	0.59%	1.31%	1.75%	2.26%	2.40%	2.19%	2.19%
Fin. svcs. and real estate	440,284	1.35%	0.54%	0.53%	1.03%	1.97%	1.82%	1.82%
Retail trade	262,417	0.37%	0.42%	0.98%	1.05%	1.49%	1.03%	1.03%
Professional services	391,317	0.28%	0.43%	0.90%	0.93%	1.09%	0.77%	0.77%
Other services	520,765	0.39%	0.54%	1.14%	2.13%	2.08%	0.65%	0.65%
Ownership								
For profit, incorporated	1,207,282	0.26%	0.19%	0.57%	0.72%	0.95%	0.44%	0.44%
For profit, unincorporated	398,685	0.90%	0.58%	1.07%	1.29%	1.21%	1.23%	1.23%
Nonprofit	368,641	0.31%	0.37%	1.76%	1.64%	1.61%	0.63%	0.63%
Age of firm								
Less than 5 years	258,550	2.73%	1.46%	1.94%	1.42%	3.00%*	2.63%	2.63%
5-9 years	158,739	1.33%	1.42%	1.94%	1.30%	1.55%	1.71%	1.71%
10-19 years	313,609	0.67%	0.62%	1.83%	1.72%	1.31%	1.49%	1.49%
20 or more years	1,067,135	0.29%	0.25%	0.55%	0.86%	0.90%	0.55%	0.55%
Unknown	916,797	0.09%	0.11%*	0.15%	0.35%	0.42%	0.19%	0.19%
Multi/single status								
2 or more locations	1,074,700	0.03%	0.06%	0.18%	0.58%	0.56%	0.12%	0.12%
1 location only	639,937	0.50%	0.54%	0.87%	1.24%	0.60%	0.99%	0.99%
Percent full-time employees								
Less than 25%	27,461	1.01%	1.74%	1.63%	3.66%	3.93%	2.96%	2.96%
25-49 %	106,058	0.67%	1.17%	1.39%	1.98%	2.75%	2.08%	2.08%
50-74 %	405,264	0.81%	0.53%	1.26%	1.32%	2.27%	1.82%	1.82%
75% or more	1,018,577	0.23%	0.17%	0.53%	0.67%	0.75%	0.33%	0.33%
Union presence								
No union employees	1,055,552	0.27%	0.20%	0.56%	0.64%	0.69%	0.53%	0.53%
Has union employees	346,511	0.11%	0.34%	0.84%	2.17%	1.72%	0.57%	0.57%
Unknown	474,945	0.21%	0.21%	0.59%	0.67%	0.90%	0.29%	0.29%
Percent low-wage employees								
50% or more low wage	495,441	0.34%	0.45%	0.86%	1.27%	1.43%	0.84%	0.84%
Less than 50% low wage	711,385	0.25%	0.11%	0.63%	0.52%	0.92%	0.38%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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%	50.4%	74.3%	88.7%	97.0%	99.2%	68.3%	97.8%
Industry group **								
Agric., fish., forest.	68.3%	29.9%	49.1%	76.6%	98.3%	89.5%	47.5%	90.1%
Mining and manufacturing	95.3%	55.1%	77.7%	92.6%	97.8%	99.6%	79.7%	98.4%
Construction	76.8%	44.0%	73.2%	85.7%	93.0%	100.0%	64.4%	92.6%
Utilities and transp.	94.7%	45.9%	82.8%	90.8%	98.8%	99.7%	73.7%	98.9%
Wholesale trade	93.2%	64.4%	89.8%	96.5%	95.5%	98.6%	83.7%	97.3%
Fin. svcs. and real estate	95.1%	62.3%	83.3%	97.1%	99.8%	99.4%	73.2%	99.5%
Retail trade	90.9%	41.6%	71.8%	88.8%	98.4%	99.7%	62.5%	99.0%
Professional services	93.4%	60.4%	82.4%	95.4%	99.0%	99.2%	76.0%	98.9%
Other services	83.0%	40.4%	59.3%	77.3%	92.8%	98.3%	55.6%	95.0%
Ownership								
For profit, incorporated	91.1%	53.1%	76.5%	89.0%	96.2%	99.3%	71.0%	97.8%
For profit, unincorporated	80.1%	41.1%	58.6%	83.0%	97.5%	98.8%	52.8%	97.1%
Nonprofit	96.1%	63.4%	83.8%	92.9%	99.4%	99.2%	83.1%	98.3%
Age of firm								
Less than 5 years	57.0%	33.8%	55.8%	71.6%	87.6%	99.7%	43.8%	88.9%
5-9 years	71.9%	47.1%	66.0%	80.2%	94.7%	98.5%	60.0%	90.6%
10-19 years	80.8%	51.5%	72.5%	87.3%	96.7%	93.0%	66.6%	94.5%
20 or more years	93.5%	59.2%	82.0%	92.6%	97.6%	99.7%	78.2%	98.2%
Unknown	98.1%	24.1%	29.4%	68.5%	95.6%	99.2%	33.7%	99.0%
Multi/single status								
2 or more locations	98.5%	64.4%	86.7%	92.9%	97.0%	99.3%	88.0%	98.8%
1 location only	77.5%	50.2%	73.6%	87.9%	96.9%	95.6%	67.2%	94.0%
Percent full-time employees								
Less than 25%	75.8%	34.6%	40.9%	67.5%	84.6%	96.2%	44.4%	90.3%
25-49 %	81.4%	31.6%	65.4%	70.5%	83.3%	99.6%	53.6%	93.0%
50-74 %	82.9%	39.7%	56.4%	84.1%	97.3%	98.1%	53.6%	96.8%
75% or more	91.6%	53.3%	77.8%	90.5%	97.6%	99.3%	71.5%	98.1%
Union presence								
No union employees	87.6%	50.6%	74.2%	88.6%	96.8%	99.2%	68.3%	97.2%
Has union employees	98.5%	59.9%	88.6%	94.1%	99.7%	99.9%	79.5%	99.9%
Unknown	95.1%	26.2%	41.4%	73.2%	88.6%	98.2%	45.2%	97.3%
Percent low wage employees								
50% or more low wage	81.0%	25.5%	43.8%	71.9%	90.6%	98.4%	42.2%	94.4%
Less than 50% low wage	92.8%	57.8%	82.0%	93.6%	98.5%	99.4%	75.5%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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	0.18%	1.12%	0.88%	0.89%	0.85%	0.24%	0.55%	0.20%
Industry group **								
Agric., fish., forest.	7.12%	2.91%	10.72%	6.50%	17.18%	15.70%	3.29%	14.75%
Mining and manufacturing	0.37%	2.64%	3.58%	1.39%	0.91%	0.24%	1.88%	0.32%
Construction	1.33%	2.03%	2.86%	3.55%	3.38%	0.00%	1.40%	2.27%
Utilities and transp.	0.76%	6.66%	7.74%	2.43%	0.70%	0.17%	3.22%	0.43%
Wholesale trade	0.68%	2.57%	1.93%	1.34%	2.16%	1.03%	1.26%	1.12%
Fin. svcs. and real estate	0.44%	4.09%	2.82%	1.12%	0.08%	0.41%	2.29%	0.33%
Retail trade	0.44%	1.65%	2.65%	4.01%	0.73%	0.09%	1.46%	0.34%
Professional services	0.35%	0.85%	1.74%	0.89%	0.44%	0.28%	1.09%	0.26%
Other services	0.73%	2.18%	2.59%	2.88%	2.25%	0.73%	1.08%	0.93%
Ownership								
For profit, incorporated	0.20%	1.32%	0.81%	0.84%	1.14%	0.25%	0.65%	0.27%
For profit, unincorporated	0.59%	1.70%	2.46%	2.67%	1.16%	0.47%	1.39%	0.41%
Nonprofit	0.57%	3.19%	1.93%	2.51%	0.25%	0.58%	2.04%	0.65%
Age of firm								
Less than 5 years	1.42%	1.64%	4.47%	7.22%	4.98%	0.17%	0.88%	3.16%
5-9 years	1.35%	1.89%	2.04%	4.05%	1.99%	1.55%	1.46%	2.36%
10-19 years	0.83%	1.87%	2.01%	1.89%	1.41%	2.59%	1.26%	1.05%
20 or more years	0.31%	1.50%	1.14%	1.14%	0.89%	0.15%	0.84%	0.33%
Unknown	0.24%	3.47%	8.33%	6.73%	2.54%	0.20%	4.05%	0.23%
Multi/single status								
2 or more locations	0.22%	6.84%	3.24%	1.76%	0.99%	0.16%	1.60%	0.21%
1 location only	0.54%	1.14%	0.95%	0.90%	0.95%	2.78%	0.54%	0.59%
Percent full-time employees								
Less than 25%	2.29%	5.28%	5.95%	1.73%	3.80%	1.41%	4.20%	1.77%
25-49 %	1.79%	2.62%	3.28%	3.86%	6.27%	0.18%	1.90%	1.66%
50-74 %	0.73%	1.53%	3.18%	2.89%	0.86%	0.90%	1.73%	0.75%
75% or more	0.17%	1.26%	1.07%	1.03%	0.86%	0.27%	0.62%	0.23%
Union presence								
No union employees	0.35%	1.00%	0.86%	1.07%	0.93%	0.34%	0.53%	0.34%
Has union employees	0.23%	5.99%	5.06%	5.18%	0.66%	0.06%	3.05%	0.07%
Unknown	0.51%	4.47%	9.79%	9.91%	8.23%	0.60%	5.02%	0.54%
Percent low wage employees								
50% or more low wage	0.70%	1.45%	1.88%	3.10%	2.67%	0.55%	1.58%	0.95%
Less than 50% low wage	0.19%	1.01%	1.08%	0.68%	0.54%	0.20%	0.53%	0.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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)(2006) 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, 2006**

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%	91.4%	87.8%	86.4%	87.6%	86.2%	88.8%	86.4%
Industry group **								
Agric., fish., forest.	83.0%	86.6%	75.1%	83.2%	85.7%	80.6%	84.9%	82.0%
Mining and manufacturing	93.8%	94.2%	94.2%	92.8%	94.2%	93.8%	94.2%	93.7%
Construction	78.7%	89.5%	82.0%	80.9%	70.5%	75.2%	84.2%	73.9%
Utilities and transp.	89.8%	93.5%	88.2%	90.2%	92.2%	89.3%	90.7%	89.7%
Wholesale trade	91.4%	95.3%	93.9%	90.7%	91.6%	90.3%	94.7%	90.1%
Fin. svcs. and real estate	92.5%	91.7%	95.7%	92.2%	92.3%	92.5%	92.7%	92.5%
Retail trade	81.6%	89.1%	83.6%	84.9%	86.3%	79.6%	85.5%	80.9%
Professional services	89.9%	93.3%	91.9%	92.2%	89.3%	88.8%	92.1%	89.3%
Other services	76.7%	88.4%	80.3%	74.5%	80.2%	74.2%	81.6%	75.4%
Ownership								
For profit, incorporated	86.8%	91.3%	87.6%	85.8%	87.7%	86.3%	88.8%	86.4%
For profit, unincorporated	86.7%	91.5%	89.8%	87.9%	88.4%	84.0%	90.4%	85.4%
Nonprofit	87.4%	91.9%	86.9%	88.1%	86.9%	87.3%	85.9%	87.6%
Age of firm								
Less than 5 years	81.0%	89.5%	90.4%	71.3%	82.9%	70.4%	88.3%	72.4%
5-9 years	88.1%	91.5%	91.2%	86.4%	89.1%	81.4%	89.2%	87.0%
10-19 years	84.7%	92.6%	85.4%	85.9%	83.0%	79.7%	88.2%	82.4%
20 or more years	88.6%	91.2%	87.9%	87.7%	89.0%	88.5%	89.0%	88.5%
Unknown	84.6%	93.5%	90.8%	82.4%	82.1%	84.7%	86.8%	84.6%
Multi/single status								
2 or more locations	87.7%	92.7%	93.9%	91.9%	91.1%	86.7%	92.0%	87.6%
1 location only	85.3%	91.4%	87.4%	85.2%	83.0%	72.2%	88.6%	81.7%
Percent full-time employees								
Less than 25%	86.2%	91.1%	94.4%	84.8%	90.9%	82.7%	88.1%	85.8%
25-49 %	85.1%	92.7%	87.6%	85.5%	80.7%	85.4%	88.7%	84.2%
50-74 %	85.0%	88.9%	87.6%	85.1%	89.6%	82.5%	87.3%	84.4%
75% or more	87.2%	91.7%	87.8%	86.6%	87.6%	86.6%	89.0%	86.7%
Union presence								
No union employees	87.7%	91.6%	88.8%	87.0%	88.4%	86.8%	89.3%	87.2%
Has union employees	85.7%	84.4%	73.2%	80.8%	84.8%	86.7%	80.8%	86.0%
Unknown	83.7%	92.7%	83.7%	81.5%	79.0%	83.9%	82.9%	83.7%
Percent low wage employees								
50% or more low wage	78.4%	84.8%	76.7%	75.1%	80.9%	78.1%	77.3%	78.6%
Less than 50% low wage	88.9%	92.3%	89.3%	88.9%	89.1%	88.4%	90.6%	88.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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)(2006) 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, 2006**

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%	0.57%	1.19%	0.91%	0.97%	0.55%	0.47%	0.37%
Industry group **								
Agric., fish., forest.	1.48%	2.75%	6.77%	6.29%	15.37%	13.63%	1.85%	9.06%
Mining and manufacturing	0.44%	1.55%	0.82%	0.92%	0.89%	0.59%	0.50%	0.49%
Construction	2.33%	1.36%	2.39%	2.45%	4.87%	5.36%	1.36%	3.68%
Utilities and transp.	1.14%	1.70%	3.37%	2.89%	1.84%	1.52%	2.37%	1.15%
Wholesale trade	0.91%	0.97%	1.27%	2.09%	1.74%	1.80%	0.84%	1.29%
Fin. svcs. and real estate	0.76%	0.80%	1.18%	2.01%	1.52%	0.96%	0.94%	0.85%
Retail trade	0.94%	1.34%	1.29%	1.68%	1.25%	1.21%	0.81%	1.14%
Professional services	0.36%	0.78%	1.40%	0.80%	0.83%	0.67%	0.60%	0.40%
Other services	0.83%	1.22%	3.62%	3.25%	2.68%	1.50%	1.93%	1.26%
Ownership								
For profit, incorporated	0.30%	0.75%	1.43%	0.90%	1.29%	0.57%	0.59%	0.37%
For profit, unincorporated	0.78%	1.05%	2.32%	2.17%	1.77%	1.60%	1.24%	1.06%
Nonprofit	1.04%	1.14%	2.65%	2.40%	1.35%	0.97%	1.83%	1.00%
Age of firm								
Less than 5 years	2.19%	2.08%	2.06%	7.06%	5.00%	8.37%	1.52%	6.82%
5-9 years	0.85%	1.11%	1.71%	2.91%	1.92%	3.60%	1.39%	1.10%
10-19 years	1.78%	0.65%	2.68%	1.63%	3.52%	3.80%	1.03%	2.65%
20 or more years	0.30%	0.72%	1.06%	0.57%	0.52%	0.64%	0.58%	0.44%
Unknown	0.82%	2.07%	10.60%	6.87%	2.95%	0.80%	5.83%	0.81%
Multi/single status								
2 or more locations	0.51%	3.75%	1.46%	0.64%	0.76%	0.63%	1.25%	0.52%
1 location only	0.53%	0.55%	1.33%	1.10%	1.88%	3.96%	0.54%	0.84%
Percent full-time employees								
Less than 25%	2.36%	6.05%	2.37%	4.10%	2.06%	3.48%	2.50%	2.79%
25-49 %	1.67%	1.50%	3.30%	2.89%	3.99%	2.22%	1.87%	2.00%
50-74 %	0.93%	1.52%	1.67%	2.22%	0.76%	1.78%	0.88%	1.13%
75% or more	0.31%	0.52%	1.23%	0.91%	1.05%	0.62%	0.53%	0.39%
Union presence								
No union employees	0.35%	0.61%	0.91%	0.99%	0.83%	0.74%	0.42%	0.44%
Has union employees	0.98%	2.88%	6.81%	4.39%	2.33%	0.74%	3.60%	0.94%
Unknown	0.96%	3.89%	14.44%	9.64%	4.66%	0.93%	4.24%	0.93%
Percent low wage employees								
50% or more low wage	1.14%	1.87%	3.47%	2.43%	1.63%	1.25%	1.61%	1.26%
Less than 50% low wage	0.31%	0.45%	0.95%	0.84%	1.08%	0.58%	0.37%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	80.6%	82.7%	78.3%	77.2%	79.3%	81.9%	78.9%	81.0%
Industry group **								
Agric., fish., forest.	84.1%	88.8%	79.4%	78.2%	83.6%	87.9%	81.5%	85.5%
Mining and manufacturing	85.6%	82.0%	80.3%	78.1%	83.7%	89.0%	78.5%	86.7%
Construction	79.4%	82.5%	77.6%	81.1%	74.2%	84.4%	79.4%	79.5%
Utilities and transp.	85.5%	75.3%	77.5%	81.6%	80.6%	88.0%	78.9%	86.5%
Wholesale trade	83.9%	83.8%	81.6%	78.5%	81.6%	87.9%	80.5%	85.2%
Fin. svcs. and real estate	86.2%	87.6%	82.3%	84.1%	85.9%	86.5%	85.1%	86.3%
Retail trade	74.8%	80.9%	77.1%	69.5%	76.1%	74.9%	75.4%	74.7%
Professional services	83.3%	81.4%	76.3%	78.3%	81.7%	86.6%	78.7%	84.5%
Other services	67.1%	82.4%	78.2%	72.2%	66.0%	62.4%	77.1%	64.4%
Ownership								
For profit, incorporated	80.2%	82.7%	77.7%	76.8%	79.9%	81.2%	78.5%	80.6%
For profit, unincorporated	80.5%	81.6%	80.8%	75.7%	77.4%	83.2%	79.7%	80.8%
Nonprofit	82.6%	85.9%	80.6%	80.9%	78.5%	85.8%	81.3%	82.8%
Age of firm								
Less than 5 years	76.6%	82.9%	78.3%	70.0%	74.2%	73.9%	79.1%	72.8%
5-9 years	78.8%	84.2%	76.2%	76.8%	80.3%	75.8%	80.5%	77.1%
10-19 years	76.0%	81.0%	77.7%	76.5%	71.7%	76.9%	77.6%	74.9%
20 or more years	80.8%	83.1%	79.1%	77.8%	80.7%	81.9%	79.2%	81.2%
Unknown	82.6%	72.5%	65.0%	78.7%	82.7%	82.7%	68.0%	82.7%
Multi/single status								
2 or more locations	81.8%	79.7%	76.6%	82.2%	80.8%	82.0%	79.3%	81.8%
1 location only	78.1%	82.7%	78.4%	76.0%	77.2%	79.8%	78.9%	77.2%
Percent full-time employees								
Less than 25%	78.1%	92.1%	77.2%	80.6%	69.4%	81.3%	82.5%	77.1%
25-49 %	71.6%	84.2%	76.4%	70.5%	64.0%	72.4%	76.1%	70.4%
50-74 %	75.0%	82.6%	76.4%	69.9%	72.6%	75.9%	76.2%	74.7%
75% or more	81.5%	82.6%	78.6%	78.1%	80.5%	82.9%	79.3%	82.0%
Union presence								
No union employees	79.7%	82.5%	78.1%	76.4%	79.2%	81.2%	78.6%	80.1%
Has union employees	84.9%	86.6%	82.8%	88.9%	80.0%	85.7%	84.9%	84.9%
Unknown	79.1%	84.3%	76.3%	67.1%	78.5%	79.4%	80.3%	79.1%
Percent low wage employees								
50% or more low wage	70.2%	81.2%	73.1%	67.7%	65.7%	71.3%	71.8%	70.0%
Less than 50% low wage	82.7%	82.9%	78.9%	78.9%	82.1%	84.6%	79.9%	83.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	0.29%	0.75%	0.64%	0.54%	1.11%	0.47%	0.64%	0.41%
Industry group **								
Agric., fish., forest.	2.06%	2.45%	4.76%	4.98%	13.41%	13.37%	2.60%	9.40%
Mining and manufacturing	0.74%	2.18%	2.04%	1.47%	1.46%	0.58%	1.89%	0.69%
Construction	1.33%	1.24%	3.05%	2.01%	3.33%	3.29%	1.30%	2.28%
Utilities and transp.	1.05%	5.53%	4.64%	2.54%	4.64%	1.01%	3.39%	1.03%
Wholesale trade	0.87%	1.92%	1.61%	1.95%	2.19%	0.99%	1.26%	0.97%
Fin. svcs. and real estate	0.59%	1.62%	2.93%	1.91%	1.32%	0.77%	1.56%	0.63%
Retail trade	0.68%	2.81%	1.88%	1.95%	1.96%	0.99%	1.54%	0.86%
Professional services	0.36%	1.34%	2.08%	0.99%	1.04%	0.56%	0.92%	0.41%
Other services	1.23%	1.71%	2.66%	2.44%	3.41%	2.39%	1.71%	1.40%
Ownership								
For profit, incorporated	0.34%	0.92%	0.75%	0.42%	1.00%	0.56%	0.80%	0.40%
For profit, unincorporated	0.61%	1.43%	2.49%	2.85%	1.45%	1.46%	1.54%	0.88%
Nonprofit	1.12%	1.76%	2.65%	1.15%	2.68%	0.57%	0.74%	1.26%
Age of firm								
Less than 5 years	1.38%	2.66%	3.29%	4.78%	6.54%	4.53%	1.50%	3.84%
5-9 years	1.12%	1.44%	1.81%	3.04%	3.50%	2.33%	1.04%	3.07%
10-19 years	0.53%	1.11%	1.54%	1.15%	2.41%	2.40%	0.65%	1.18%
20 or more years	0.42%	1.06%	0.74%	0.72%	1.42%	0.54%	0.77%	0.64%
Unknown	0.44%	5.21%	11.21%	5.77%	2.24%	0.50%	4.91%	0.45%
Multi/single status								
2 or more locations	0.34%	4.54%	1.99%	0.87%	0.68%	0.41%	0.74%	0.35%
1 location only	0.38%	0.76%	0.67%	0.64%	1.84%	3.84%	0.71%	1.20%
Percent full-time employees								
Less than 25%	1.90%	2.47%	4.42%	2.50%	3.24%	3.14%	2.73%	2.43%
25-49 %	1.40%	3.68%	3.24%	3.53%	3.02%	2.41%	2.06%	2.03%
50-74 %	1.09%	0.94%	2.03%	1.94%	3.17%	1.33%	0.99%	1.22%
75% or more	0.25%	0.80%	0.75%	0.49%	1.06%	0.39%	0.67%	0.38%
Union presence								
No union employees	0.32%	0.75%	0.69%	0.48%	0.67%	0.71%	0.67%	0.38%
Has union employees	1.02%	3.42%	4.89%	2.69%	4.46%	0.63%	2.87%	1.04%
Unknown	1.33%	3.40%	13.26%	10.10%	2.64%	1.31%	4.67%	1.34%
Percent low wage employees								
50% or more low wage	0.78%	1.99%	2.01%	2.21%	1.70%	1.58%	1.46%	0.96%
Less than 50% low wage	0.28%	0.81%	0.65%	0.56%	1.39%	0.45%	0.63%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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)(2006) 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, 2006**

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	70.0%	75.6%	68.8%	66.7%	69.5%	70.6%	70.1%	70.0%
Industry group **								
Agric., fish., forest.	69.8%	76.9%	59.7%	65.1%	71.6%	70.9%	69.2%	70.2%
Mining and manufacturing	80.3%	77.2%	75.7%	72.5%	78.8%	83.5%	73.9%	81.3%
Construction	62.6%	73.8%	63.6%	65.6%	52.3%	63.5%	66.9%	58.8%
Utilities and transp.	76.8%	70.4%	68.4%	73.6%	74.3%	78.6%	71.5%	77.6%
Wholesale trade	76.7%	79.9%	76.6%	71.2%	74.8%	79.4%	76.3%	76.8%
Fin. svcs. and real estate	79.7%	80.3%	78.7%	77.5%	79.3%	80.0%	78.8%	79.8%
Retail trade	61.1%	72.1%	64.5%	59.0%	65.7%	59.6%	64.4%	60.5%
Professional services	74.9%	75.9%	70.1%	72.2%	73.0%	76.9%	72.5%	75.4%
Other services	51.5%	72.8%	62.8%	53.8%	52.9%	46.3%	62.9%	48.5%
Ownership								
For profit, incorporated	69.6%	75.5%	68.1%	65.9%	70.1%	70.0%	69.7%	69.6%
For profit, unincorporated	69.8%	74.6%	72.5%	66.6%	68.4%	69.8%	72.0%	69.0%
Nonprofit	72.2%	79.0%	70.0%	71.3%	68.2%	74.9%	69.8%	72.6%
Age of firm								
Less than 5 years	62.0%	74.2%	70.9%	49.9%	61.5%	52.0%	69.9%	52.7%
5-9 years	69.5%	77.1%	69.5%	66.3%	71.5%	61.7%	71.8%	67.1%
10-19 years	64.4%	75.0%	66.4%	65.7%	59.5%	61.3%	68.5%	61.7%
20 or more years	71.6%	75.8%	69.5%	68.3%	71.8%	72.4%	70.5%	71.8%
Unknown	69.9%	67.8%	59.1%	64.9%	67.9%	70.1%	59.0%	70.0%
Multi/single status								
2 or more locations	71.7%	73.9%	71.9%	75.5%	73.6%	71.1%	73.0%	71.7%
1 location only	66.7%	75.6%	68.6%	64.7%	64.0%	57.6%	69.9%	63.1%
Percent full-time employees								
Less than 25%	67.4%	83.9%	72.9%	68.3%	63.1%	67.2%	72.6%	66.2%
25-49 %	60.9%	78.0%	66.9%	60.3%	51.7%	61.8%	67.6%	59.3%
50-74 %	63.7%	73.4%	66.9%	59.5%	65.0%	62.6%	66.5%	63.0%
75% or more	71.0%	75.8%	69.0%	67.7%	70.5%	71.8%	70.6%	71.1%
Union presence								
No union employees	70.0%	75.6%	69.3%	66.5%	70.0%	70.5%	70.2%	69.9%
Has union employees	72.8%	73.1%	60.6%	71.8%	67.8%	74.3%	68.6%	73.0%
Unknown	66.2%	78.2%	63.9%	54.7%	62.0%	66.6%	66.6%	66.2%
Percent low wage employees								
50% or more low wage	55.1%	68.9%	56.1%	50.8%	53.1%	55.7%	55.5%	55.0%
Less than 50% low wage	73.6%	76.5%	70.5%	70.2%	73.2%	74.8%	72.3%	73.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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)(2006) 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, 2006**

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%	0.89%	0.93%	0.93%	1.30%	0.64%	0.59%	0.42%
Industry group **								
Agric., fish., forest.	2.59%	2.88%	8.62%	6.59%	13.42%	12.15%	2.95%	8.29%
Mining and manufacturing	0.81%	1.89%	1.96%	1.17%	1.41%	0.86%	1.79%	0.83%
Construction	2.29%	1.33%	2.61%	1.89%	5.13%	5.17%	1.22%	3.86%
Utilities and transp.	1.21%	4.78%	5.14%	3.92%	4.16%	1.29%	3.19%	1.06%
Wholesale trade	1.04%	2.22%	1.83%	1.79%	2.07%	1.62%	1.50%	1.31%
Fin. svcs. and real estate	0.80%	1.41%	2.35%	2.45%	1.83%	1.01%	1.45%	0.93%
Retail trade	0.88%	3.12%	1.42%	2.49%	2.00%	1.23%	1.73%	1.03%
Professional services	0.44%	1.20%	1.99%	0.77%	1.27%	0.96%	0.76%	0.48%
Other services	0.74%	2.02%	3.49%	2.81%	2.06%	1.95%	1.82%	1.15%
Ownership								
For profit, incorporated	0.36%	0.86%	1.17%	0.81%	1.66%	0.70%	0.72%	0.41%
For profit, unincorporated	0.74%	1.58%	2.91%	3.03%	1.86%	2.04%	1.69%	1.42%
Nonprofit	1.29%	1.12%	2.64%	2.61%	2.28%	0.83%	1.43%	1.35%
Age of firm								
Less than 5 years	2.10%	2.40%	2.94%	5.73%	6.15%	7.53%	1.70%	5.62%
5-9 years	0.94%	1.38%	2.07%	2.80%	4.42%	3.78%	1.63%	2.52%
10-19 years	1.65%	1.35%	2.42%	1.84%	3.93%	3.30%	0.91%	2.72%
20 or more years	0.53%	1.21%	1.00%	0.80%	1.17%	0.85%	0.64%	0.78%
Unknown	0.77%	5.88%	10.37%	6.59%	1.92%	0.78%	3.92%	0.77%
Multi/single status								
2 or more locations	0.44%	5.64%	1.73%	0.93%	0.95%	0.61%	1.49%	0.45%
1 location only	0.55%	0.87%	0.93%	1.12%	1.98%	5.53%	0.66%	1.17%
Percent full-time employees								
Less than 25%	2.74%	5.15%	4.43%	4.45%	3.81%	3.84%	2.83%	3.48%
25-49 %	0.54%	3.72%	3.45%	3.36%	2.75%	1.45%	2.55%	0.87%
50-74 %	0.90%	1.53%	2.46%	2.53%	3.15%	1.74%	0.91%	1.02%
75% or more	0.35%	0.87%	0.93%	0.76%	1.37%	0.65%	0.67%	0.48%
Union presence								
No union employees	0.45%	0.92%	0.97%	0.90%	1.08%	1.10%	0.66%	0.53%
Has union employees	1.10%	4.54%	6.75%	2.80%	4.06%	0.61%	3.56%	1.09%
Unknown	1.23%	4.09%	13.32%	7.22%	4.90%	1.21%	3.86%	1.20%
Percent low wage employees								
50% or more low wage	0.92%	2.88%	2.32%	3.18%	1.28%	1.43%	1.69%	1.02%
Less than 50% low wage	0.34%	0.83%	0.84%	0.74%	1.65%	0.58%	0.56%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	22,750,586	3,756,269	2,534,035	3,381,324	4,052,603	9,026,354	8,073,464	14,677,122
Industry group **								
Agric., fish., forest.	397,283	162,074	37,339	60,667	130,309*	6,893*	245,471	151,812*
Mining and manufacturing	398,872	123,290	64,370	64,261	65,531	81,419	224,325	174,547
Construction	433,871	232,932	77,975	84,600	34,655*	3,709*	355,288	78,583*
Utilities and transp.	808,472	88,244	48,816	77,257	92,253	501,902	158,343	650,129
Wholesale trade	508,151	116,467	66,959	61,050	89,105*	174,570	224,392	283,760
Fin. svcs. and real estate	1,074,576	213,290	51,841	82,993*	106,954	619,498	297,249	777,326
Retail trade	4,492,812	552,751	449,727	298,048	318,155	2,874,131	1,139,987	3,352,824
Professional services	5,471,523	827,084	410,789	741,214	1,296,986	2,195,450	1,646,764	3,824,758
Other services	9,165,027	1,440,137	1,326,220	1,911,233	1,918,655	2,568,782	3,781,644	5,383,383
Ownership								
For profit, incorporated	14,942,602	1,997,889	1,649,814	2,018,654	2,547,460	6,728,784	4,718,947	10,223,655
For profit, unincorporated	3,987,404	1,310,526	561,405	714,343	537,575	863,556	2,299,159	1,688,245
Nonprofit	3,820,580	447,854	322,816	648,327	967,568	1,434,014	1,055,358	2,765,222
Age of firm								
Less than 5 years	1,950,993	773,007	495,055	398,490	223,122*	61,319*	1,518,537	432,456
5-9 years	1,974,917	582,144	371,033	485,987	399,957	135,797	1,250,913	724,004
10-19 years	3,201,041	861,397	514,470	753,639	603,923	467,612	1,748,823	1,452,219
20 or more years	12,231,074	1,472,695	1,098,001	1,703,682	2,627,669	5,329,025	3,401,468	8,829,606
Unknown	3,392,561	67,026	55,476	39,526*	197,933	3,032,601	153,722	3,238,839
Multi/single status								
2 or more locations	11,701,512	33,351	112,905	458,098	2,394,264	8,702,895	326,350	11,375,162
1 location only	11,049,074	3,722,918	2,421,131	2,923,226	1,658,340	323,459	7,747,114	3,301,960
Percent full-time employees								
Less than 25%	7,688,834	1,766,325	1,067,126	1,141,541	1,535,261	2,178,580	3,456,335	4,232,498
25-49 %	5,444,282	690,900	510,004	937,753	909,910	2,395,715	1,712,796	3,731,485
50-74 %	5,543,500	999,324	589,743	731,409	867,235	2,355,788	1,957,022	3,586,478
75% or more	4,073,970	299,720	367,162	570,620	740,198	2,096,271	947,310	3,126,660
Union presence								
No union employees	18,168,374	3,561,208	2,417,527	3,233,947	3,572,719	5,382,975	7,691,098	10,477,277
Has union employees	2,496,979	89,808	57,425*	101,816*	305,730	1,942,199	184,083	2,312,895
Unknown	2,085,233	105,253	59,084	45,562	174,154*	1,701,180	198,283	1,886,950
Percent low-wage employees								
50% or more low wage	12,598,520	1,964,714	1,516,698	1,896,007	2,417,356	4,803,744	4,460,489	8,138,032
Less than 50% low wage	10,152,066	1,791,555	1,017,337	1,485,317	1,635,247	4,222,610	3,612,975	6,539,091

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	338,374	100,627	141,457	75,822	206,415	286,611	122,827	411,973
Industry group **								
Agric., fish., forest.	77,404	15,006	5,592	15,845	76,124 *	2,738 *	18,810	76,312 *
Mining and manufacturing	52,203	31,675	10,973	7,696	10,924	10,916	42,445	18,118
Construction	25,008	12,385	14,515	19,415	11,196 *	1,336 *	16,902	27,865 *
Utilities and transp.	127,438	25,128	9,217	20,372	24,052	109,603	21,460	134,267
Wholesale trade	56,352	11,543	14,324	12,256	31,110 *	44,511	30,238	61,131
Fin. svcs. and real estate	133,960	20,964	10,947	27,677 *	9,638	127,609	16,139	134,374
Retail trade	165,052	23,376	61,129	38,609	29,713	105,019	63,815	119,579
Professional services	263,687	25,242	35,287	46,251	128,395	171,241	29,525	252,567
Other services	146,239	77,065	90,081	57,216	196,640	181,995	112,009	234,769
Ownership								
For profit, incorporated	359,543	79,085	110,373	122,841	210,892	222,497	165,856	413,210
For profit, unincorporated	119,822	70,452	49,194	113,892	88,235	84,207	78,734	121,313
Nonprofit	163,200	21,989	43,766	86,424	122,758	137,759	45,125	175,718
Age of firm								
Less than 5 years	142,443	37,900	108,650	50,909	83,380 *	23,250 *	108,028	103,334
5-9 years	162,935	38,035	56,665	67,467	93,668	26,904	73,476	105,836
10-19 years	118,335	44,936	44,574	79,557	61,274	74,946	64,069	102,483
20 or more years	271,691	48,321	72,832	67,529	163,556	249,474	90,165	245,397
Unknown	215,655	6,780	11,836	13,917 *	58,498	208,175	21,731	208,952
Multi/single status								
2 or more locations	276,699	6,359	18,961	24,481	146,677	264,769	28,130	284,261
1 location only	147,032	96,865	144,863	73,416	167,649	80,227	117,115	187,606
Percent full-time employees								
Less than 25%	292,311	99,798	109,868	101,698	213,471	165,163	123,891	311,515
25-49 %	155,597	26,798	52,913	87,972	106,531	191,660	84,804	200,774
50-74 %	231,862	24,258	26,649	45,835	86,371	202,154	48,092	238,424
75% or more	124,422	12,829	22,496	31,710	51,208	99,389	25,749	117,671
Union presence								
No union employees	235,451	103,928	134,166	69,628	197,805	251,388	120,763	290,489
Has union employees	200,311	10,921	19,731 *	32,301 *	69,391	155,630	25,596	197,862
Unknown	200,618	12,950	10,166	12,355	56,205 *	198,858	14,383	197,610
Percent low-wage employees								
50% or more low wage	288,444	60,804	124,188	88,211	180,407	177,631	142,782	306,168
Less than 50% low wage	304,714	85,985	64,272	45,608	92,246	268,797	63,963	286,128

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.a(2006) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	22,750,586	16.5%	11.1%	14.9%	17.8%	39.7%	35.5%	64.5%
<b>Industry group **</b>								
Agric., fish., forest.	397,283	40.8%	9.4%	15.3%	32.8%*	1.7%*	61.8%	38.2%*
Mining and manufacturing	398,872	30.9%	16.1%	16.1%	16.4%	20.4%	56.2%	43.8%
Construction	433,871	53.7%	18.0%	19.5%	8.0%*	0.9%*	81.9%	18.1%*
Utilities and transp.	808,472	10.9%*	6.0%	9.6%*	11.4%	62.1%	19.6%	80.4%
Wholesale trade	508,151	22.9%	13.2%	12.0%	17.5%*	34.4%	44.2%	55.8%
Fin. svcs. and real estate	1,074,576	19.8%	4.8%	7.7%	10.0%	57.7%	27.7%	72.3%
Retail trade	4,492,812	12.3%	10.0%	6.6%	7.1%	64.0%	25.4%	74.6%
Professional services	5,471,523	15.1%	7.5%	13.5%	23.7%	40.1%	30.1%	69.9%
Other services	9,165,027	15.7%	14.5%	20.9%	20.9%	28.0%	41.3%	58.7%
<b>Ownership</b>								
For profit, incorporated	14,942,602	13.4%	11.0%	13.5%	17.0%	45.0%	31.6%	68.4%
For profit, unincorporated	3,987,404	32.9%	14.1%	17.9%	13.5%	21.7%	57.7%	42.3%
Nonprofit	3,820,580	11.7%	8.4%	17.0%	25.3%	37.5%	27.6%	72.4%
<b>Age of firm</b>								
Less than 5 years	1,950,993	39.6%	25.4%	20.4%	11.4%*	3.1%*	77.8%	22.2%
5-9 years	1,974,917	29.5%	18.8%	24.6%	20.3%	6.9%	63.3%	36.7%
10-19 years	3,201,041	26.9%	16.1%	23.5%	18.9%	14.6%	54.6%	45.4%
20 or more years	12,231,074	12.0%	9.0%	13.9%	21.5%	43.6%	27.8%	72.2%
Unknown	3,392,561	2.0%	1.6%	1.2%*	5.8%	89.4%	4.5%	95.5%
<b>Multi/single status</b>								
2 or more locations	11,701,512	0.3%	1.0%	3.9%	20.5%	74.4%	2.8%	97.2%
1 location only	11,049,074	33.7%	21.9%	26.5%	15.0%	2.9%	70.1%	29.9%
<b>Percent full-time employees</b>								
Less than 25%	7,688,834	23.0%	13.9%	14.8%	20.0%	28.3%	45.0%	55.0%
25-49 %	5,444,282	12.7%	9.4%	17.2%	16.7%	44.0%	31.5%	68.5%
50-74 %	5,543,500	18.0%	10.6%	13.2%	15.6%	42.5%	35.3%	64.7%
75% or more	4,073,970	7.4%	9.0%	14.0%	18.2%	51.5%	23.3%	76.7%
<b>Union presence</b>								
No union employees	18,168,374	19.6%	13.3%	17.8%	19.7%	29.6%	42.3%	57.7%
Has union employees	2,496,979	3.6%	2.3%*	4.1%	12.2%	77.8%	7.4%	92.6%
Unknown	2,085,233	5.0%	2.8%	2.2%*	8.4%*	81.6%	9.5%	90.5%
<b>Percent low-wage employees</b>								
50% or more low wage	12,598,520	15.6%	12.0%	15.0%	19.2%	38.1%	35.4%	64.6%
Less than 50% low wage	10,152,066	17.6%	10.0%	14.6%	16.1%	41.6%	35.6%	64.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2006**

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	338,374	0.51%	0.70%	0.38%	0.76%	0.87%	0.96%	0.96%
Industry group **								
Agric., fish., forest.	77,404	7.26%	2.62%	3.66%	9.67% *	0.75% *	9.67%	9.67% *
Mining and manufacturing	52,203	2.97%	1.96%	1.47%	2.70%	3.00%	3.65%	3.65%
Construction	25,008	4.05%	2.80%	3.69%	2.15% *	0.40% *	4.86%	4.86% *
Utilities and transp.	127,438	4.13% *	1.29%	3.26% *	2.28%	4.93%	4.45%	4.45%
Wholesale trade	56,352	2.69%	2.88%	2.39%	5.13% *	5.13%	6.06%	6.06%
Fin. svcs. and real estate	133,960	2.94%	1.12%	1.84%	1.25%	4.10%	3.17%	3.17%
Retail trade	165,052	0.61%	1.00%	0.75%	0.69%	1.15%	0.82%	0.82%
Professional services	263,687	0.52%	0.72%	1.03%	1.57%	1.72%	1.38%	1.38%
Other services	146,239	0.88%	1.11%	0.66%	1.99%	1.83%	1.74%	1.74%
Ownership								
For profit, incorporated	359,543	0.67%	0.80%	0.73%	1.14%	1.17%	1.49%	1.49%
For profit, unincorporated	119,822	1.98%	1.49%	2.66%	1.92%	2.13%	2.15%	2.15%
Nonprofit	163,200	0.88%	1.41%	2.30%	2.87%	2.24%	1.74%	1.74%
Age of firm								
Less than 5 years	142,443	3.16%	3.14%	2.83%	3.38% *	1.50% *	4.00%	4.00%
5-9 years	162,935	2.63%	1.75%	2.79%	2.83%	1.65%	2.82%	2.82%
10-19 years	118,335	1.18%	1.46%	1.83%	2.04%	2.31%	2.15%	2.15%
20 or more years	271,691	0.50%	0.57%	0.55%	1.35%	1.37%	0.74%	0.74%
Unknown	215,655	0.21%	0.30%	0.48% *	1.75%	1.78%	0.65%	0.65%
Multi/single status								
2 or more locations	276,699	0.06%	0.17%	0.19%	1.17%	1.18%	0.26%	0.26%
1 location only	147,032	0.95%	1.28%	0.81%	1.37%	0.70%	1.41%	1.41%
Percent full-time employees								
Less than 25%	292,311	1.24%	1.76%	1.35%	2.34%	1.76%	2.56%	2.56%
25-49 %	155,597	0.66%	1.17%	1.57%	1.85%	2.65%	2.13%	2.13%
50-74 %	231,862	0.83%	0.59%	1.14%	1.24%	2.27%	1.79%	1.79%
75% or more	124,422	0.43%	0.50%	0.94%	0.86%	1.17%	0.72%	0.72%
Union presence								
No union employees	235,451	0.65%	0.73%	0.47%	0.99%	1.21%	0.98%	0.98%
Has union employees	200,311	0.46%	0.88% *	1.03%	1.92%	1.70%	1.11%	1.11%
Unknown	200,618	1.07%	0.46%	0.72% *	2.71% *	2.95%	1.17%	1.17%
Percent low-wage employees								
50% or more low wage	288,444	0.43%	1.01%	0.59%	1.31%	1.16%	1.38%	1.38%
Less than 50% low wage	304,714	0.95%	0.72%	0.47%	0.93%	1.50%	0.96%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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	73.5%	25.6%	46.5%	70.8%	86.9%	96.1%	40.6%	91.6%
Industry group **								
Agric., fish., forest.	43.6%	12.1% *	54.0%	26.0% *	85.1%	98.7%	21.6%	79.3%
Mining and manufacturing	70.1%	31.6%	66.2%	88.6%	96.9%	95.2%	51.6%	93.8%
Construction	44.2%	29.9%	54.4%	66.6%	57.1%	100.0%	40.0%	63.3%
Utilities and transp.	84.8%	21.5%	64.3%	69.4%	86.9%	99.9%	36.9%	96.4%
Wholesale trade	76.3%	42.1%	64.8%	82.0%	98.1%	90.5%	54.6%	93.5%
Fin. svcs. and real estate	73.4%	25.7%	66.2%	96.5%	97.7%	83.2%	40.0%	86.2%
Retail trade	82.0%	19.7%	47.8%	76.7%	94.7%	98.4%	38.0%	96.9%
Professional services	82.4%	35.8%	63.8%	82.9%	93.0%	97.2%	54.5%	94.5%
Other services	65.8%	21.3%	36.8%	64.8%	80.7%	95.3%	35.4%	87.1%
Ownership								
For profit, incorporated	75.3%	28.1%	49.0%	68.3%	81.9%	95.4%	43.1%	90.2%
For profit, unincorporated	53.5%	16.9%	26.8%	60.2%	91.4%	97.3%	25.8%	91.2%
Nonprofit	87.5%	40.3%	68.0%	90.1%	97.4%	98.7%	62.1%	97.2%
Age of firm								
Less than 5 years	30.2%	14.8%	21.2% *	38.9%	68.7%	100.0%	20.1%	65.8%
5-9 years	49.0%	23.8%	42.7%	58.7%	64.6%	92.8%	36.8%	70.0%
10-19 years	61.1%	27.6%	50.3%	69.4%	88.6%	85.8%	40.4%	85.9%
20 or more years	83.9%	31.7%	59.1%	83.1%	93.5%	98.9%	52.4%	96.0%
Unknown	87.3%	7.3% *	14.8% *	38.4% *	59.8%	92.8%	16.6%	90.6%
Multi/single status								
2 or more locations	94.2%	35.1%	61.2%	74.4%	92.2%	96.4%	65.9%	95.0%
1 location only	51.7%	25.6%	45.9%	70.2%	79.2%	86.3%	39.6%	80.0%
Percent full-time employees								
Less than 25%	54.0%	10.9%	25.4%	53.5%	77.5%	86.7%	20.8%	81.1%
25-49 %	80.2%	30.5%	64.4%	72.2%	84.4%	99.5%	51.7%	93.3%
50-74 %	80.2%	38.3%	52.3%	82.2%	96.2%	98.4%	50.3%	96.5%
75% or more	92.4%	59.0%	73.9%	88.4%	98.6%	99.3%	73.0%	98.3%
Union presence								
No union employees	70.0%	26.2%	46.9%	70.6%	87.2%	97.6%	41.1%	91.2%
Has union employees	95.5%	21.9%	60.1%	86.3%	99.3%	99.9%	42.2%	99.8%
Unknown	78.2%	11.2% *	20.3% *	47.2%	59.1%	87.1%	19.8%	84.3%
Percent low wage employees								
50% or more low wage	66.9%	14.9%	32.5%	61.1%	81.3%	94.2%	28.5%	88.0%
Less than 50% low wage	81.7%	37.4%	67.5%	83.2%	95.2%	98.3%	55.6%	96.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2006**

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	0.88%	0.62%	2.63%	1.72%	2.20%	1.33%	1.03%	1.31%
Industry group **								
Agric., fish., forest.	7.77%	4.98% *	9.63%	14.25% *	21.52%	20.81%	3.75%	15.83%
Mining and manufacturing	4.27%	5.69%	8.09%	3.73%	1.60%	2.90%	5.58%	2.14%
Construction	2.39%	2.97%	6.68%	9.59%	12.23%	14.91%	3.16%	9.76%
Utilities and transp.	3.68%	4.45%	11.86%	11.61%	7.56%	0.09%	7.06%	1.56%
Wholesale trade	4.93%	3.43%	7.68%	7.30%	1.02%	8.90%	4.63%	7.14%
Fin. svcs. and real estate	3.50%	3.63%	7.76%	1.67%	1.57%	5.81%	3.49%	5.15%
Retail trade	1.11%	1.08%	5.80%	5.86%	4.13%	0.69%	2.83%	1.25%
Professional services	1.19%	1.59%	3.25%	2.30%	2.60%	1.62%	0.38%	1.59%
Other services	1.55%	1.67%	3.25%	2.86%	3.74%	1.89%	1.72%	2.18%
Ownership								
For profit, incorporated	1.43%	0.98%	2.76%	2.56%	3.89%	1.71%	1.44%	1.91%
For profit, unincorporated	1.59%	1.40%	3.41%	5.62%	3.26%	0.72%	2.00%	2.12%
Nonprofit	1.65%	4.16%	5.38%	5.14%	1.34%	1.29%	2.64%	1.23%
Age of firm								
Less than 5 years	3.52%	1.74%	7.14% *	7.42%	9.74%	0.01%	2.80%	5.62%
5-9 years	2.17%	1.58%	5.76%	5.26%	9.81%	3.14%	2.87%	6.58%
10-19 years	1.41%	1.91%	4.61%	5.14%	4.26%	5.23%	2.44%	2.69%
20 or more years	1.01%	1.38%	3.36%	2.39%	2.07%	0.52%	1.42%	0.78%
Unknown	3.12%	2.35% *	5.98% *	12.33% *	11.72%	3.06%	3.30%	3.19%
Multi/single status								
2 or more locations	0.80%	7.26%	7.01%	4.95%	1.85%	1.15%	5.00%	0.84%
1 location only	1.22%	0.64%	2.62%	1.72%	5.11%	6.51%	1.11%	3.79%
Percent full-time employees								
Less than 25%	2.41%	1.15%	2.94%	2.86%	4.49%	5.17%	1.73%	3.85%
25-49 %	1.58%	2.14%	3.44%	3.34%	6.31%	0.22%	1.58%	1.27%
50-74 %	0.77%	1.39%	3.35%	3.09%	1.20%	0.70%	1.76%	0.63%
75% or more	0.48%	1.25%	0.96%	1.85%	0.36%	0.31%	1.42%	0.49%
Union presence								
No union employees	0.73%	0.60%	2.70%	1.62%	2.25%	1.00%	1.04%	0.94%
Has union employees	0.46%	5.40%	11.73%	9.49%	0.86%	0.13%	5.52%	0.14%
Unknown	4.51%	3.76% *	10.79% *	12.37%	12.78%	5.24%	4.72%	5.42%
Percent low wage employees								
50% or more low wage	1.52%	1.60%	2.88%	3.70%	3.82%	2.10%	1.26%	2.22%
Less than 50% low wage	0.81%	1.37%	2.61%	2.17%	1.04%	0.72%	1.01%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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)(2006) 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, 2006**

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	30.9%	35.0%	21.2%	14.7%	27.7%	37.5%	23.3%	32.8%
Industry group **								
Agric., fish., forest.	7.1% *	37.0%	6.7% *	8.0% *	0.5% *	28.9% *	18.2% *	2.3% *
Mining and manufacturing	30.9%	36.8%	17.4% *	23.3%	28.4%	43.2%	24.3%	35.6%
Construction	41.5%	45.8%	21.2%	52.8%	29.2%	83.6%	37.6%	52.6%
Utilities and transp.	53.9%	58.8%	39.7%	12.3% *	49.9%	59.7%	44.8%	54.8%
Wholesale trade	22.2%	47.9%	28.5% *	23.8%	12.4% *	17.3%	36.7%	15.5%
Fin. svcs. and real estate	47.7%	42.5%	40.8%	21.8% *	39.2%	54.5%	37.4%	49.6%
Retail trade	25.8%	28.1%	20.5%	10.7%	27.7%	27.2%	19.5%	26.7%
Professional services	38.7%	39.3%	25.7%	21.8%	27.8%	51.2%	27.8%	41.4%
Other services	24.3%	25.5%	16.7%	9.2%	28.4%	30.6%	16.7%	26.4%
Ownership								
For profit, incorporated	29.8%	37.7%	23.3%	15.9%	27.9%	33.5%	24.9%	30.8%
For profit, unincorporated	27.7%	40.4%	22.9%	16.2%	22.0%	34.4%	29.7%	26.9%
Nonprofit	36.8%	19.9%	12.3%	10.8%	30.1%	57.9%	12.5%	42.7%
Age of firm								
Less than 5 years	17.6%	38.5%	13.6% *	12.5%	13.6% *	8.2% *	22.9%	11.9% *
5-9 years	22.0%	34.5%	29.3%	8.0% *	12.1% *	51.0%	24.6%	19.6%
10-19 years	29.2%	36.0%	23.6%	20.0%	30.3%	39.3%	28.8%	29.4%
20 or more years	34.0%	33.4%	19.2%	14.3%	30.2%	42.9%	20.6%	36.8%
Unknown	26.8%	69.5%	39.4% *	20.5% *	15.5%	27.2%	37.9%	26.7%
Multi/single status								
2 or more locations	36.4%	34.9% *	24.3%	19.3%	34.4%	37.7%	21.8%	36.7%
1 location only	20.3%	35.0%	21.0%	13.9%	16.4%	32.0%	23.4%	16.6%
Percent full-time employees								
Less than 25%	29.0%	32.7%	17.2%	9.6% *	34.9%	32.9%	16.9%	31.6%
25-49 %	23.0%	23.1%	14.0%	10.6%	14.4%	30.6%	16.6%	24.7%
50-74 %	31.3%	39.0%	23.4%	14.7%	23.1%	38.4%	28.2%	32.2%
75% or more	41.6%	42.8%	31.2%	26.4%	35.1%	48.9%	31.6%	43.9%
Union presence								
No union employees	27.0%	34.6%	20.7%	14.2%	26.4%	33.0%	23.0%	28.4%
Has union employees	52.6%	54.8%	14.9% *	30.7% *	40.1%	56.2%	28.3% *	53.4%
Unknown	29.2%	32.4% *	85.7%	2.7% *	28.8% *	29.1%	37.3% *	29.0%
Percent low wage employees								
50% or more low wage	25.8%	30.8%	19.2%	9.7%	25.4%	30.5%	18.4%	27.1%
Less than 50% low wage	36.1%	36.8%	22.6%	19.4%	30.5%	45.3%	26.4%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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)(2006) 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, 2006**

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	1.11%	1.30%	1.55%	1.43%	3.32%	1.71%	1.15%	1.32%
Industry group **								
Agric., fish., forest.	7.03% *	9.78%	6.51% *	10.41% *	2.00% *	12.68% *	6.04% *	12.54% *
Mining and manufacturing	2.92%	5.48%	5.40% *	3.70%	3.83%	5.93%	2.90%	3.90%
Construction	5.71%	6.97%	6.09%	9.67%	8.41%	16.55%	5.21%	8.87%
Utilities and transp.	5.26%	11.31%	10.14%	9.29% *	11.49%	6.55%	7.00%	5.62%
Wholesale trade	3.68%	4.39%	9.65% *	6.01%	6.19% *	3.95%	4.32%	3.85%
Fin. svcs. and real estate	4.88%	6.18%	7.29%	7.76% *	5.85%	5.57%	3.87%	5.34%
Retail trade	2.26%	4.24%	4.27%	3.03%	6.59%	2.68%	1.94%	2.47%
Professional services	1.70%	1.82%	3.37%	2.78%	3.07%	3.12%	1.75%	2.00%
Other services	2.36%	2.87%	2.30%	2.32%	5.79%	4.19%	1.88%	2.72%
Ownership								
For profit, incorporated	1.13%	2.70%	1.66%	2.93%	4.99%	1.50%	1.61%	1.38%
For profit, unincorporated	2.48%	3.48%	4.62%	3.66%	4.26%	4.62%	2.49%	3.76%
Nonprofit	2.43%	3.69%	3.25%	3.10%	4.49%	4.39%	1.60%	2.74%
Age of firm								
Less than 5 years	2.26%	3.43%	6.51% *	3.60%	9.52% *	9.96% *	2.05%	6.46% *
5-9 years	2.72%	4.13%	5.75%	3.54% *	7.19% *	8.86%	3.19%	4.97%
10-19 years	3.22%	4.63%	5.56%	4.00%	6.46%	6.45%	3.34%	5.06%
20 or more years	1.17%	1.82%	2.62%	1.22%	3.47%	1.57%	1.18%	1.40%
Unknown	3.18%	15.16%	14.27% *	15.32% *	4.63%	3.32%	8.87%	3.19%
Multi/single status								
2 or more locations	1.42%	10.58% *	4.62%	3.84%	4.00%	1.63%	3.55%	1.50%
1 location only	1.59%	1.43%	1.66%	1.92%	2.84%	8.98%	1.38%	2.73%
Percent full-time employees								
Less than 25%	2.14%	3.66%	5.16%	3.81% *	8.36%	3.82%	2.53%	2.59%
25-49 %	2.48%	1.85%	2.36%	1.71%	3.63%	4.72%	1.52%	2.77%
50-74 %	1.73%	1.94%	2.86%	2.04%	2.45%	2.83%	1.28%	2.06%
75% or more	0.84%	3.50%	2.13%	2.24%	2.58%	1.50%	1.47%	1.04%
Union presence								
No union employees	1.31%	1.35%	1.47%	1.37%	3.05%	2.15%	1.16%	1.70%
Has union employees	2.61%	10.28%	11.31% *	10.40% *	7.67%	3.16%	11.23% *	2.66%
Unknown	1.90%	16.65% *	22.57%	11.77% *	9.91% *	1.71%	12.88% *	1.92%
Percent low wage employees								
50% or more low wage	1.90%	2.57%	3.55%	2.07%	6.49%	1.97%	1.82%	2.20%
Less than 50% low wage	1.35%	1.51%	1.37%	1.47%	2.91%	2.48%	1.31%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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).(a)(2006) 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, 2006**

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	47.4%	63.1%	40.5%	36.9%	43.4%	48.6%	48.3%	47.2%
Industry group **								
Agric., fish., forest.	63.1%	71.9%	95.6%	55.2% *	65.1%	12.5% *	74.8%	21.6% *
Mining and manufacturing	65.9%	61.5%	38.3%	57.0%	62.5%	79.3%	49.2%	74.0%
Construction	67.3%	54.1%	65.8%	80.5%	68.1%	78.5%	62.2%	77.8%
Utilities and transp.	42.6%	73.6%	31.4% *	40.1% *	23.4% *	44.5%	51.1%	41.9%
Wholesale trade	54.3%	54.8%	45.4%	53.4%	52.0%	59.1%	50.0%	59.0%
Fin. svcs. and real estate	70.3%	76.5%	71.6%	54.8%	59.3%	72.4%	68.6%	70.6%
Retail trade	44.7%	57.4%	29.3%	32.5%	66.9%	43.0%	38.8%	45.2%
Professional services	60.5%	65.8%	47.0%	41.6%	58.8%	63.7%	52.0%	62.0%
Other services	26.0%	61.6%	33.1%	13.7% *	26.2%	23.3%	38.5%	23.8%
Ownership								
For profit, incorporated	41.5%	60.1%	38.7%	36.5%	35.2%	42.1%	46.8%	40.5%
For profit, unincorporated	49.3%	69.3%	51.1%	26.3%	46.8%	49.3%	51.1%	48.5%
Nonprofit	62.6%	65.5%	39.8%	50.0%	58.9%	65.5%	51.8%	63.4%
Age of firm								
Less than 5 years	63.3%	69.7%	54.2%	31.3% *	83.0%	74.3%	56.5%	77.1%
5-9 years	59.2%	65.1%	36.7% *	26.9% *	79.2%	73.0%	47.7%	72.4%
10-19 years	28.7%	62.3%	35.1%	20.6% *	22.9%	19.2% *	44.0%	20.2%
20 or more years	48.0%	61.3%	42.6%	47.4%	44.6%	48.5%	49.4%	47.8%
Unknown	53.0%	53.5%	58.2% *	18.9% *	67.9%	52.8%	44.3%	53.2%
Multi/single status								
2 or more locations	46.9%	37.8% *	60.4%	49.8%	41.0%	48.2%	49.0%	46.9%
1 location only	49.0%	63.5%	39.1%	34.0%	51.6%	62.1%	48.3%	50.1%
Percent full-time employees								
Less than 25%	31.7%	82.8%	21.4% *	23.0% *	29.2%	29.7%	52.9%	29.3%
25-49 %	44.0%	48.1%	39.1%	21.7% *	46.0%	45.9%	32.4%	46.0%
50-74 %	51.9%	62.9%	47.2%	39.1%	59.9%	50.0%	53.1%	51.6%
75% or more	57.6%	57.0%	46.2%	49.9%	52.9%	60.8%	50.4%	58.7%
Union presence								
No union employees	43.0%	63.8%	42.4%	33.6%	38.1%	43.2%	48.9%	41.4%
Has union employees	58.9%	50.8%	33.0% *	76.1%	79.6%	56.4%	53.4%	59.0%
Unknown	48.7%	39.1% *	1.2% *	72.7% *	41.3%	50.4%	13.9% *	49.8%
Percent low wage employees								
50% or more low wage	31.1%	70.4%	25.4% *	14.7% *	34.3%	29.1%	40.0%	30.0%
Less than 50% low wage	59.2%	60.5%	49.8%	47.3%	53.0%	62.9%	52.0%	60.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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).(a)(2006) 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, 2006**

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%	1.41%	4.04%	2.78%	2.31%	1.47%	1.71%	1.10%
Industry group **								
Agric., fish., forest.	10.42%	8.67%	26.68%	18.07% *	19.54%	10.03% *	8.49%	12.23% *
Mining and manufacturing	3.78%	9.42%	11.31%	12.14%	7.83%	4.88%	7.58%	4.14%
Construction	5.59%	8.64%	11.69%	12.96%	12.94%	17.07%	4.82%	12.66%
Utilities and transp.	3.93%	14.09%	14.87% *	12.28% *	14.33% *	4.28%	11.68%	4.46%
Wholesale trade	4.92%	8.60%	12.66%	13.30%	10.47%	10.11%	7.66%	7.50%
Fin. svcs. and real estate	2.73%	4.79%	13.55%	11.06%	4.83%	3.94%	6.33%	3.08%
Retail trade	3.12%	7.37%	5.01%	9.58%	11.06%	3.68%	4.65%	3.50%
Professional services	2.18%	3.76%	4.85%	4.79%	2.87%	2.78%	3.16%	2.47%
Other services	2.55%	3.91%	5.78%	5.68% *	4.47%	3.94%	5.08%	2.76%
Ownership								
For profit, incorporated	1.46%	2.25%	3.73%	4.59%	4.08%	2.13%	2.59%	1.87%
For profit, unincorporated	2.47%	2.65%	7.71%	6.76%	3.90%	4.31%	4.22%	3.12%
Nonprofit	2.45%	5.80%	9.57%	5.32%	2.81%	3.48%	5.04%	2.67%
Age of firm								
Less than 5 years	4.85%	6.44%	13.10%	10.86% *	18.78%	16.59%	6.11%	12.29%
5-9 years	5.99%	4.86%	12.32% *	11.38% *	13.97%	9.73%	5.96%	6.62%
10-19 years	3.22%	3.53%	7.03%	11.11% *	6.75%	8.69% *	5.48%	2.59%
20 or more years	1.82%	3.19%	4.88%	4.20%	3.02%	2.28%	2.14%	1.80%
Unknown	3.10%	14.59%	18.67% *	13.84% *	9.37%	3.36%	12.71%	3.14%
Multi/single status								
2 or more locations	1.00%	16.35% *	8.65%	7.20%	3.21%	1.51%	6.96%	1.04%
1 location only	1.38%	1.81%	4.62%	3.18%	4.81%	5.72%	2.02%	3.80%
Percent full-time employees								
Less than 25%	3.01%	3.89%	9.74% *	16.36% *	6.51%	2.61%	5.91%	3.00%
25-49 %	4.17%	5.80%	7.97%	6.79% *	6.51%	5.22%	4.95%	5.26%
50-74 %	2.34%	3.35%	6.11%	5.40%	3.38%	3.13%	3.41%	2.64%
75% or more	1.41%	3.68%	3.39%	4.30%	2.08%	1.97%	2.88%	1.49%
Union presence								
No union employees	1.10%	1.42%	4.69%	2.60%	2.60%	1.67%	1.85%	1.32%
Has union employees	3.67%	12.14%	14.66% *	11.37%	4.74%	4.35%	10.40%	3.83%
Unknown	4.27%	14.71% *	1.11% *	22.06% *	10.21%	3.94%	12.30% *	4.17%
Percent low wage employees								
50% or more low wage	2.08%	4.22%	10.97% *	4.87% *	5.04%	2.01%	4.28%	2.14%
Less than 50% low wage	1.83%	2.03%	2.64%	4.53%	3.59%	1.98%	2.01%	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(2)(2006) 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, 2006**

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	14.6%	22.1%	8.6%	5.4%	12.0%	18.2%	11.3%	15.5%
Industry group **								
Agric., fish., forest.	4.5%*	26.6%	6.4%*	4.4%*	0.3%*	3.6%*	13.6%	0.5%*
Mining and manufacturing	20.4%	22.6%	6.7%*	13.3%	17.7%	34.2%	11.9%	26.4%
Construction	27.9%	24.8%	13.9%*	42.6%	19.9%*	65.6%	23.3%	40.9%
Utilities and transp.	23.0%	43.3%	12.5%*	4.9%*	11.7%*	26.6%	22.9%	23.0%
Wholesale trade	12.0%	26.3%	12.9%*	12.7%	6.4%*	10.2%*	18.3%	9.1%*
Fin. svcs. and real estate	33.6%	32.5%	29.3%	12.0%*	23.3%	39.4%	25.6%	35.0%
Retail trade	11.5%	16.1%	6.0%	3.5%*	18.5%*	11.7%	7.6%	12.1%
Professional services	23.4%	25.9%	12.1%	9.1%	16.3%	32.6%	14.5%	25.6%
Other services	6.3%	15.7%	5.5%	1.2%*	7.4%*	7.1%	6.4%	6.3%
Ownership								
For profit, incorporated	12.3%	22.6%	9.0%	5.8%	9.8%	14.1%	11.6%	12.5%
For profit, unincorporated	13.6%	28.0%	11.7%	4.3%	10.3%	16.9%	15.2%	13.0%
Nonprofit	23.0%	13.0%	4.9%*	5.4%	17.7%	37.9%	6.5%	27.0%
Age of firm								
Less than 5 years	11.1%	26.8%	7.4%*	3.9%*	11.3%*	6.1%*	13.0%	9.2%*
5-9 years	13.0%	22.4%	10.7%	2.2%*	9.6%*	37.2%	11.8%	14.2%*
10-19 years	8.4%	22.4%	8.3%*	4.1%	6.9%*	7.5%	12.7%	5.9%
20 or more years	16.3%	20.5%	8.2%	6.8%	13.5%	20.8%	10.2%	17.6%
Unknown	14.2%	37.2%	22.9%*	3.9%*	10.5%*	14.4%	16.8%*	14.2%
Multi/single status								
2 or more locations	17.1%	13.2%*	14.7%	9.6%*	14.1%	18.2%	10.7%	17.2%
1 location only	9.9%	22.2%	8.2%	4.7%	8.5%	19.9%*	11.3%	8.3%
Percent full-time employees								
Less than 25%	9.2%	27.1%	3.7%	2.2%*	10.2%*	9.8%	8.9%	9.2%
25-49 %	10.1%	11.1%	5.5%	2.3%	6.6%*	14.0%	5.4%	11.3%
50-74 %	16.3%	24.5%	11.1%	5.7%	13.8%	19.2%	15.0%	16.6%
75% or more	24.0%	24.4%	14.4%	13.2%	18.5%	29.7%	15.9%	25.8%
Union presence								
No union employees	11.6%	22.1%	8.8%	4.8%	10.1%	14.3%	11.2%	11.7%
Has union employees	31.0%	27.8%*	4.9%*	23.3%*	31.9%	31.7%	15.1%*	31.5%
Unknown	14.2%	12.7%*	1.0%*	1.9%*	11.9%*	14.7%	5.2%*	14.5%
Percent low wage employees								
50% or more low wage	8.0%	21.7%	4.9%*	1.4%	8.7%*	8.9%	7.4%	8.1%
Less than 50% low wage	21.4%	22.2%	11.2%	9.2%	16.2%	28.5%	13.7%	23.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.(2)(2006) 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, 2006**

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%	0.93%	0.50%	0.53%	1.61%	1.18%	0.51%	0.70%
Industry group **								
Agric., fish., forest.	3.75% *	7.81%	6.56% *	9.10% *	1.57% *	10.22% *	3.47%	10.57% *
Mining and manufacturing	2.65%	4.14%	2.79% *	3.70%	3.40%	6.33%	2.10%	3.83%
Construction	5.12%	4.85%	4.71% *	10.79%	7.72% *	15.57%	3.50%	9.65%
Utilities and transp.	2.43%	11.41%	6.66% *	3.48% *	7.35% *	2.55%	5.14%	2.46%
Wholesale trade	1.94%	4.87%	8.99% *	2.19%	4.52% *	3.83% *	4.81%	3.07% *
Fin. svcs. and real estate	4.14%	5.27%	6.88%	5.68% *	4.50%	5.20%	4.13%	4.67%
Retail trade	1.26%	2.39%	1.26%	1.95% *	6.79% *	1.57%	0.64%	1.47%
Professional services	1.75%	2.33%	2.53%	1.39%	2.07%	2.97%	1.27%	2.11%
Other services	0.80%	1.99%	0.93%	0.39% *	2.45% *	0.98%	1.07%	0.83%
Ownership								
For profit, incorporated	0.61%	1.80%	0.56%	0.59%	2.44%	0.97%	0.82%	0.81%
For profit, unincorporated	1.41%	2.66%	3.48%	0.98%	2.00%	3.14%	1.71%	2.29%
Nonprofit	2.38%	2.47%	1.94% *	1.26%	3.11%	4.74%	0.89%	2.82%
Age of firm								
Less than 5 years	1.89%	3.10%	2.73% *	1.85% *	9.15% *	4.96% *	1.49%	6.14% *
5-9 years	2.41%	2.88%	3.17%	1.14% *	7.25% *	7.68%	2.10%	4.68% *
10-19 years	1.12%	3.23%	2.59% *	0.59%	2.91% *	1.93%	1.72%	1.13%
20 or more years	0.75%	1.58%	1.02%	0.64%	1.51%	1.27%	0.64%	0.83%
Unknown	1.86%	9.33%	9.94% *	14.41% *	4.41% *	1.99%	5.87% *	1.88%
Multi/single status								
2 or more locations	0.71%	8.05% *	3.38%	3.24% *	1.86%	1.13%	2.22%	0.74%
1 location only	0.69%	1.04%	0.60%	0.70%	1.60%	6.57% *	0.60%	1.12%
Percent full-time employees								
Less than 25%	1.13%	3.85%	0.96%	0.95% *	3.49% *	1.08%	1.59%	1.22%
25-49 %	1.67%	1.79%	0.88%	0.65%	2.07% *	2.84%	0.97%	1.97%
50-74 %	1.00%	1.40%	2.22%	1.01%	1.79%	2.07%	0.78%	1.26%
75% or more	0.74%	2.56%	1.20%	1.51%	1.35%	1.13%	1.03%	0.86%
Union presence								
No union employees	0.53%	0.85%	0.59%	0.39%	1.52%	0.96%	0.55%	0.75%
Has union employees	2.90%	9.63% *	4.03% *	8.56% *	6.69%	3.40%	5.17% *	2.97%
Unknown	1.71%	12.80% *	0.57% *	11.83% *	9.04% *	1.71%	7.12% *	1.75%
Percent low wage employees								
50% or more low wage	0.87%	2.45%	1.59% *	0.30%	3.07% *	0.93%	0.84%	0.99%
Less than 50% low wage	1.28%	0.82%	0.84%	1.04%	2.05%	2.28%	0.54%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	4,118	4,498	4,241	4,035	4,112	4,066	4,260	4,077
Industry group **								
Agric., fish., forest.	4,304	.	.	.	.	.	4,155	4,445
Mining and manufacturing	3,908	4,201	3,867	3,672	3,752	4,053	3,761	3,936
Construction	3,795	4,399	3,790	3,619	3,517	3,935	3,986	3,602
Utilities and transp.	4,352	4,702	4,705	3,799	4,724	4,318	4,236	4,373
Wholesale trade	3,975	4,403	3,991	4,028	3,770	3,960	4,083	3,923
Fin. svcs. and real estate	4,218	4,632	4,354	4,463	4,369	4,098	4,544	4,161
Retail trade	3,678	4,328	3,973	3,731	3,672	3,583	4,054	3,597
Professional services	4,401	4,602	4,502	4,329	4,367	4,388	4,474	4,379
Other services	4,141	4,515	4,533	4,227	4,272	3,876	4,467	4,021
Ownership								
For profit, incorporated	3,994	4,443	4,153	3,893	3,943	3,951	4,168	3,942
For profit, unincorporated	4,205	4,430	4,311	4,226	4,266	4,073	4,380	4,129
Nonprofit	4,632	5,195	4,977	4,511	4,517	4,676	4,773	4,609
Age of firm								
Less than 5 years	3,855	4,092	3,797	3,981	3,187	3,946	3,943	3,693
5-9 years	3,903	4,156	4,062	3,809	3,957	3,304	4,119	3,631
10-19 years	4,100	4,560	3,962	3,997	4,005	4,099	4,163	4,047
20 or more years	4,181	4,697	4,468	4,084	4,160	4,108	4,378	4,126
Unknown	4,050	4,426	4,372	3,915	4,227	4,042	4,187	4,050
Multi/single status								
2 or more locations	4,067	5,072	4,280	4,160	4,111	4,044	4,186	4,064
1 location only	4,208	4,490	4,238	4,003	4,114	4,690	4,265	4,128
Percent full-time employees								
Less than 25%	3,731	4,625	4,425	4,417	3,669	3,393	4,759	3,517
25-49 %	3,982	4,920	4,389	4,109	3,947	3,779	4,417	3,851
50-74 %	4,218	4,616	4,510	4,391	4,170	4,054	4,510	4,118
75% or more	4,120	4,459	4,200	3,988	4,124	4,094	4,211	4,093
Union presence								
No union employees	4,077	4,481	4,178	3,995	4,065	3,988	4,228	4,014
Has union employees	4,331	4,931	5,695	4,655	4,377	4,251	5,136	4,291
Unknown	4,093	5,135	4,456	3,863	4,494	4,064	4,412	4,084
Percent low wage employees								
50% or more low wage	3,830	4,484	4,572	4,043	3,835	3,645	4,331	3,734
Less than 50% low wage	4,183	4,500	4,197	4,034	4,170	4,178	4,249	4,161

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.C.1(2006) 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, 2006**

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	25.23	63.33	73.82	48.54	39.91	35.03	33.85	29.99
Industry group **								
Agric., fish., forest.	309.75	.	.	.	.	.	323.37	567.39
Mining and manufacturing	33.92	189.17	121.69	96.83	62.44	61.00	82.88	48.44
Construction	67.96	183.38	289.81	128.82	121.42	373.07	116.61	93.14
Utilities and transp.	130.11	238.50	561.36	261.09	295.53	132.53	342.76	129.84
Wholesale trade	48.67	198.01	144.40	181.57	198.65	89.14	85.06	74.34
Fin. svcs. and real estate	55.16	157.63	108.57	134.04	92.18	66.06	106.09	54.35
Retail trade	57.50	207.06	132.48	142.80	162.87	89.40	125.52	82.93
Professional services	36.73	62.58	121.38	89.11	76.00	65.06	62.02	44.57
Other services	86.03	76.42	190.25	162.74	113.66	131.70	114.37	84.87
Ownership								
For profit, incorporated	30.95	71.49	86.90	32.39	53.76	43.16	46.92	39.79
For profit, unincorporated	53.98	72.92	230.08	159.67	119.71	91.91	58.77	68.11
Nonprofit	40.76	158.36	179.69	76.69	100.25	76.97	91.63	50.28
Age of firm								
Less than 5 years	82.51	115.25	177.44	330.92	307.59	313.90	79.98	331.19
5-9 years	125.29	110.56	171.16	208.52	138.65	414.57	88.50	202.85
10-19 years	62.88	104.59	105.43	95.81	167.50	100.35	60.06	99.57
20 or more years	36.64	78.71	83.61	57.19	52.01	46.92	46.78	40.03
Unknown	52.44	285.64	602.43	338.60	156.68	49.08	319.41	52.99
Multi/single status								
2 or more locations	29.33	508.14	177.78	88.99	60.92	32.36	135.22	31.68
1 location only	33.43	67.20	78.36	50.77	62.35	336.10	38.29	49.60
Percent full-time employees								
Less than 25%	127.58	364.76	226.02	440.60	260.66	245.67	383.05	111.89
25-49 %	110.20	160.76	257.02	117.97	214.71	140.97	119.47	114.74
50-74 %	48.44	130.00	165.23	106.84	134.17	99.42	54.89	73.36
75% or more	27.72	64.83	79.51	53.26	44.81	36.00	40.98	32.83
Union presence								
No union employees	21.90	64.53	59.04	39.89	51.51	30.36	33.11	27.39
Has union employees	59.32	379.72	536.14	287.47	119.72	62.65	311.18	61.96
Unknown	65.91	565.73	750.13	506.10	320.12	74.31	358.80	68.76
Percent low wage employees								
50% or more low wage	52.36	94.74	241.27	125.09	102.99	44.16	87.67	57.61
Less than 50% low wage	25.93	63.66	71.48	48.25	44.77	36.82	35.88	30.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.C.1.a(2006) 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, 2006**

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	3,976	4,387	4,120	3,931	3,796	3,979	4,147	3,912
Industry group **								
Agric., fish., forest.	3,371	.	.	.	.	.	3,161 *	3,605
Mining and manufacturing	3,656	4,307	3,843	3,530	3,269	3,977	3,718	3,633
Construction	3,770	4,319	3,815	3,621	3,188	4,668	4,042	3,420
Utilities and transp.	4,660	5,114	5,292	4,501	4,929	4,525	4,769	4,632
Wholesale trade	3,767	4,332	3,892	3,595	3,443	3,973	3,838	3,720
Fin. svcs. and real estate	4,008	4,360	3,664	4,367	4,191	3,924	4,165	3,981
Retail trade	3,631	4,265	4,131	3,894	3,311	3,329	4,164	3,365
Professional services	4,138	4,412	4,375	4,203	4,009	4,105	4,369	4,075
Other services	4,083	4,499	4,263	4,075	4,215	3,812	4,263	3,999
Ownership								
For profit, incorporated	3,880	4,339	4,072	3,849	3,585	3,907	4,092	3,789
For profit, unincorporated	4,063	4,301	4,311	3,744	4,241	3,955	4,196	3,981
Nonprofit	4,267	4,993	4,394	4,475	4,206	4,185	4,522	4,229
Age of firm								
Less than 5 years	4,023	4,549	3,553	4,181	3,173	4,902	4,148	3,808
5-9 years	3,565	3,825	3,719	3,588	3,876	2,339	3,823	3,295
10-19 years	3,948	4,591	3,681	3,945	3,748	3,918	4,018	3,875
20 or more years	4,030	4,438	4,545	3,968	3,846	4,025	4,283	3,947
Unknown	3,968	5,353	3,197	3,894	3,333	4,004	4,282	3,965
Multi/single status								
2 or more locations	3,935	4,267	3,867	4,219	3,773	3,968	4,144	3,928
1 location only	4,029	4,389	4,137	3,860	3,826	4,201	4,147	3,862
Percent full-time employees								
Less than 25%	3,980	3,822	4,495	4,332	3,709	3,978	4,566	3,822
25-49 %	4,105	5,042	4,197	4,118	3,577	4,149	4,512	3,916
50-74 %	4,071	4,409	4,535	4,194	4,000	3,881	4,354	3,964
75% or more	3,957	4,362	4,053	3,890	3,779	3,984	4,091	3,907
Union presence								
No union employees	3,953	4,386	4,112	3,876	3,785	3,928	4,139	3,858
Has union employees	4,105	4,989	4,392	4,556	3,721	4,158	4,580	4,085
Unknown	3,952	3,560	4,342	4,330	4,883	3,865	4,039	3,948
Percent low wage employees								
50% or more low wage	3,821	4,315	4,342	3,809	3,742	3,648	4,317	3,669
Less than 50% low wage	4,002	4,399	4,083	3,947	3,807	4,031	4,123	3,955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	32.70	99.06	103.87	74.62	71.29	31.34	43.60	33.64
Industry group **								
Agric., fish., forest.	673.97	.	.	.	.	.	981.53 *	955.86
Mining and manufacturing	55.53	266.84	178.15	177.15	87.00	64.06	133.50	68.12
Construction	136.20	300.35	399.83	267.47	154.65	623.54	189.12	130.64
Utilities and transp.	193.11	892.64	939.81	732.13	483.32	227.78	492.94	213.07
Wholesale trade	59.54	290.76	237.82	329.08	88.35	96.83	105.82	82.95
Fin. svcs. and real estate	101.06	211.08	248.44	152.63	293.68	105.02	184.10	102.62
Retail trade	56.36	280.66	182.30	141.54	264.29	134.92	113.22	116.00
Professional services	50.66	116.25	193.36	108.56	93.17	65.89	86.79	56.65
Other services	118.47	178.24	169.74	248.84	232.75	156.23	132.54	151.22
Ownership								
For profit, incorporated	37.30	130.71	104.72	104.85	95.79	40.83	56.34	43.79
For profit, unincorporated	99.93	144.35	272.09	208.43	272.42	148.17	111.98	125.06
Nonprofit	78.71	238.78	183.90	129.15	119.22	100.41	136.10	86.01
Age of firm								
Less than 5 years	164.13	365.26	204.51	563.43	451.79	1,056.50	226.84	274.21
5-9 years	144.34	154.21	248.14	324.82	296.11	541.75	76.91	248.63
10-19 years	116.37	180.05	186.14	186.48	275.58	112.11	105.30	200.39
20 or more years	58.08	86.76	177.41	98.05	76.54	109.25	52.42	64.19
Unknown	90.56	1,291.78	954.22	977.38	158.27	82.22	899.98	86.28
Multi/single status								
2 or more locations	23.98	383.38	263.95	93.89	48.49	29.41	149.31	24.86
1 location only	51.36	106.21	120.95	92.67	135.29	399.98	49.41	85.88
Percent full-time employees								
Less than 25%	145.43	493.91	366.31	432.09	289.87	300.09	297.80	124.65
25-49 %	176.65	502.17	278.08	357.02	304.68	277.27	243.12	173.40
50-74 %	90.40	158.39	250.42	193.83	171.00	214.53	99.64	133.63
75% or more	33.01	103.05	106.36	83.54	74.32	39.38	50.62	34.08
Union presence								
No union employees	40.10	94.19	106.01	75.19	82.75	59.99	45.63	45.81
Has union employees	83.75	817.46	801.10	521.24	148.06	71.32	186.90	88.14
Unknown	111.85	933.11	1,172.13	952.61	751.98	101.79	640.71	110.11
Percent low wage employees								
50% or more low wage	67.19	292.54	161.66	218.38	128.25	102.47	146.72	92.74
Less than 50% low wage	31.63	75.98	123.07	84.26	74.27	37.00	41.98	30.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	4,170	4,568	4,322	4,117	4,225	4,097	4,336	4,131
Industry group **								
Agric., fish., forest.	4,462	.	.	.	.	.	4,325	4,566
Mining and manufacturing	3,983	4,065	3,840	3,733	3,883	4,092	3,761	4,014
Construction	3,820	4,476	3,796	3,670	3,675	3,763	3,964	3,696
Utilities and transp.	4,320	4,591	4,753	3,602	4,831	4,287	4,188	4,338
Wholesale trade	4,072	4,458	4,082	4,291	3,919	3,982	4,234	4,006
Fin. svcs. and real estate	4,284	4,630	4,623	4,640	4,452	4,149	4,664	4,225
Retail trade	3,708	4,507	3,839	3,616	3,863	3,651	3,997	3,668
Professional services	4,486	4,654	4,611	4,384	4,487	4,472	4,538	4,473
Other services	4,193	4,659	4,741	4,408	4,302	3,922	4,663	4,059
Ownership								
For profit, incorporated	4,045	4,490	4,208	3,950	4,103	3,981	4,218	4,005
For profit, unincorporated	4,270	4,511	4,505	4,443	4,277	4,123	4,524	4,184
Nonprofit	4,760	5,433	5,116	4,501	4,601	4,880	4,880	4,740
Age of firm								
Less than 5 years	3,783	3,860	4,005	3,866	3,175	3,827	3,876	3,638
5-9 years	4,126	4,344	4,307	4,084	3,987	3,820	4,363	3,841
10-19 years	4,176	4,638	4,141	4,017	4,122	4,168	4,285	4,102
20 or more years	4,239	4,788	4,434	4,173	4,265	4,153	4,413	4,196
Unknown	4,065	4,359	4,365	3,732	4,508	4,047	4,005	4,065
Multi/single status								
2 or more locations	4,106	5,129	4,484	4,165	4,220	4,072	4,239	4,104
1 location only	4,304	4,561	4,310	4,104	4,234	4,917	4,344	4,255
Percent full-time employees								
Less than 25%	3,569	5,203	3,956	5,506	3,633	3,195	5,065	3,369
25-49 %	4,009	5,164	4,457	4,106	4,080	3,834	4,379	3,925
50-74 %	4,244	4,802	4,561	4,370	4,318	4,069	4,606	4,147
75% or more	4,179	4,502	4,299	4,082	4,236	4,129	4,293	4,152
Union presence								
No union employees	4,120	4,544	4,223	4,080	4,161	4,006	4,290	4,062
Has union employees	4,426	5,062	5,967	4,749	4,683	4,306	5,349	4,378
Unknown	4,120	5,619	4,397	3,639	4,395	4,105	4,399	4,115
Percent low wage employees								
50% or more low wage	3,852	4,651	4,810	4,108	3,902	3,683	4,370	3,780
Less than 50% low wage	4,248	4,557	4,265	4,119	4,293	4,221	4,331	4,227

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.C.1.b(2006) 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, 2006**

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	33.39	86.84	79.10	51.04	48.24	48.09	45.65	39.56
Industry group **								
Agric., fish., forest.	316.70	.	.	.	.	.	379.96	584.95
Mining and manufacturing	51.70	269.13	221.33	116.94	90.23	75.85	89.87	59.05
Construction	75.62	201.11	244.56	165.19	200.39	368.57	141.59	106.16
Utilities and transp.	150.20	817.32	656.02	323.36	269.83	165.01	408.98	140.95
Wholesale trade	58.85	262.55	157.19	217.19	295.24	102.56	165.54	107.49
Fin. svcs. and real estate	68.87	237.95	215.49	157.39	79.72	77.01	147.98	64.33
Retail trade	76.49	268.89	160.01	169.58	230.70	98.40	176.75	91.60
Professional services	45.95	86.59	163.01	95.19	78.48	90.50	71.79	59.86
Other services	108.48	155.60	293.36	145.63	174.51	154.64	168.58	98.60
Ownership								
For profit, incorporated	36.64	111.16	104.30	30.15	57.84	47.50	67.70	43.85
For profit, unincorporated	74.87	113.18	271.92	352.99	163.08	118.62	49.84	90.95
Nonprofit	50.90	274.00	276.10	112.92	108.41	87.42	159.91	54.89
Age of firm								
Less than 5 years	90.79	137.14	205.90	590.33	354.45	308.26	144.69	362.29
5-9 years	117.12	161.64	229.76	277.79	152.95	371.12	112.52	176.99
10-19 years	53.15	156.22	213.16	127.94	160.93	134.47	100.86	83.70
20 or more years	39.95	103.85	109.23	58.82	51.41	49.90	84.51	40.96
Unknown	59.44	564.44	1,162.74	445.94	194.57	55.47	310.29	59.52
Multi/single status								
2 or more locations	38.72	394.06	223.63	115.64	86.32	44.78	158.42	41.29
1 location only	41.26	85.93	77.28	54.36	76.15	354.56	48.68	63.07
Percent full-time employees								
Less than 25%	162.62	793.54	441.87	969.96	307.69	243.06	753.07	129.89
25-49 %	119.95	410.40	347.56	173.15	216.25	137.34	189.82	114.60
50-74 %	39.32	169.18	243.67	219.51	170.55	75.07	116.16	56.30
75% or more	36.86	99.86	80.62	67.45	42.49	52.89	60.35	42.62
Union presence								
No union employees	29.49	86.60	54.33	41.18	61.66	41.85	37.55	36.19
Has union employees	73.13	704.36	664.53	337.07	83.55	81.88	378.54	78.30
Unknown	64.22	1,012.69	1,154.54	491.46	250.85	75.68	460.43	68.00
Percent low wage employees								
50% or more low wage	61.65	157.99	381.49	135.77	162.66	43.43	137.78	63.55
Less than 50% low wage	35.12	86.87	75.19	59.65	37.27	53.82	53.14	40.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.C.1.c(2006) 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, 2006**

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	4,140	4,461	4,147	3,771	4,422	3,905	4,182	4,109
Industry group **								
Agric., fish., forest.	4,332	.	.	.	.	.	4,326	4,414
Mining and manufacturing	3,910	4,408	4,191	3,773	4,189	3,594	3,921	3,907
Construction	3,647	4,265	3,547	3,050	3,880	3,452	3,898	3,252
Utilities and transp.	3,541	3,569	3,332	2,708	3,784	3,701	3,117	3,733
Wholesale trade	3,799	4,290	3,465	3,645	4,259	3,486	3,966	3,648
Fin. svcs. and real estate	4,335	5,136	4,314	3,656	3,840	4,352	4,695	4,133
Retail trade	3,412	3,777	4,047	3,932	4,064	2,456	3,934	3,042
Professional services	4,689	4,775	4,263	4,352	4,751	5,092	4,401	4,890
Other services	3,777	3,977	4,375	3,407	4,222	2,983	4,126	3,227
Ownership								
For profit, incorporated	3,874	4,494	4,090	3,652	3,981	3,513	4,130	3,669
For profit, unincorporated	3,992	4,364	3,720	3,896	4,229	3,403	4,122	3,803
Nonprofit	5,305	4,540	5,441	5,057	4,965	6,472	4,930	5,377
Age of firm								
Less than 5 years	3,811	4,087	3,427	3,830	3,532	3,233	3,817	3,763
5-9 years	3,818	4,227	3,815	3,316	4,342	3,629	3,834	3,764
10-19 years	4,095	4,165	4,045	3,991	4,332	4,045	4,016	4,302
20 or more years	4,222	4,869	4,455	3,794	4,437	3,732	4,463	4,102
Unknown	4,152	3,702	5,158	7,571	4,572	4,106	4,374	4,142
Multi/single status								
2 or more locations	4,093	7,679	4,271	3,792	4,370	3,908	3,960	4,100
1 location only	4,184	4,430	4,142	3,767	4,597	3,673	4,195	4,145
Percent full-time employees								
Less than 25%	4,065	4,820	6,332	3,066	3,829	3,909	4,472	3,674
25-49 %	3,401	3,887	4,854	4,108	4,821	2,314	4,289	2,981
50-74 %	4,560	4,330	4,350	5,002	3,881	4,898	4,497	4,634
75% or more	4,128	4,496	4,018	3,546	4,456	3,966	4,105	4,143
Union presence								
No union employees	4,150	4,442	4,133	3,775	4,346	3,995	4,166	4,136
Has union employees	4,064	4,197	5,224	3,627	4,968	3,611	4,221	4,054
Unknown	4,110	5,641	4,857	.	3,728	3,957	5,379	3,955
Percent low wage employees								
50% or more low wage	3,569	4,319	4,215	4,120	3,553	2,780	4,202	3,176
Less than 50% low wage	4,260	4,490	4,138	3,695	4,559	4,250	4,179	4,320

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.C.1.c(2006) 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, 2006**

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	71.71	150.13	178.56	119.14	157.97	212.04	92.06	125.39
Industry group **								
Agric., fish., forest.	634.45	.	.	.	.	.	637.62	1,324.05
Mining and manufacturing	172.56	745.23	432.92	599.98	246.36	283.87	282.33	179.07
Construction	181.59	404.59	532.65	590.51	1,146.54	647.03	272.04	261.19
Utilities and transp.	236.09	907.05	829.33	716.13	954.94	402.31	225.11	323.08
Wholesale trade	144.10	490.67	434.10	687.36	720.64	390.90	235.45	382.94
Fin. svcs. and real estate	289.77	413.89	839.95	342.23	452.20	464.81	251.45	404.97
Retail trade	96.54	343.34	273.78	595.85	304.69	156.46	129.35	208.36
Professional services	155.06	143.29	296.54	238.68	389.66	426.36	190.43	188.12
Other services	227.43	344.00	228.40	305.55	722.66	363.85	216.80	188.24
Ownership								
For profit, incorporated	61.31	192.11	188.89	172.76	162.70	114.91	104.01	95.42
For profit, unincorporated	177.68	222.79	478.68	335.03	270.90	362.38	196.98	176.62
Nonprofit	250.44	290.57	366.76	481.15	460.91	615.58	265.06	308.86
Age of firm								
Less than 5 years	332.76	402.37	467.04	878.43	989.93	963.79	377.33	821.82
5-9 years	226.74	300.16	605.17	403.34	1,101.21	940.51	268.19	448.16
10-19 years	139.47	243.81	443.89	313.24	543.63	629.37	146.70	366.87
20 or more years	138.07	215.18	149.03	168.73	172.13	258.52	165.10	170.79
Unknown	277.21	1,011.66	1,152.68	2,144.23	693.77	301.71	778.91	288.51
Multi/single status								
2 or more locations	142.64	1,756.87	499.87	274.45	188.73	210.15	646.41	154.06
1 location only	92.07	156.85	183.65	133.90	297.55	1,011.80	89.94	128.72
Percent full-time employees								
Less than 25%	529.12	722.55	1,646.76	559.12	1,002.82	1,141.74	639.16	544.12
25-49 %	304.57	802.91	796.12	507.42	1,000.86	295.81	187.94	396.51
50-74 %	263.14	355.73	215.53	269.57	472.15	940.92	178.68	351.37
75% or more	63.79	145.93	163.83	112.86	176.42	188.49	90.66	111.86
Union presence								
No union employees	88.56	159.12	176.30	122.63	168.60	333.88	98.52	160.35
Has union employees	247.16	952.83	1,523.28	835.35	662.13	241.31	725.60	253.08
Unknown	174.43	1,366.12	1,452.50	.	1,058.23	146.30	1,165.12	147.71
Percent low wage employees								
50% or more low wage	109.48	224.66	221.59	255.63	197.85	179.71	146.26	142.20
Less than 50% low wage	71.87	155.27	199.36	162.92	184.35	245.61	117.01	132.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.C.2(2006) 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, 2006**

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	788	595	669	797	833	815	705	812
Industry group **								
Agric., fish., forest.	485	.	.	.	.	.	540	432
Mining and manufacturing	675	502	586	752	635	692	661	678
Construction	652	477	725	591	719	809	607	697
Utilities and transp.	848	1,149	1,411	1,059	930	733	1,291	769
Wholesale trade	740	520	535	768	870	762	605	805
Fin. svcs. and real estate	796	600	448	924	732	846	651	821
Retail trade	923	640	757	1,090	984	925	797	950
Professional services	724	531	621	715	850	713	632	751
Other services	979	775	752	886	1,082	1,061	860	1,023
Ownership								
For profit, incorporated	809	591	715	817	855	838	723	836
For profit, unincorporated	787	691	609	850	763	841	722	815
Nonprofit	688	348	325	664	806	674	530	713
Age of firm								
Less than 5 years	711	617	723	864	772	658*	682	766
5-9 years	768	625	747	955	801	636	715	835
10-19 years	807	631	688	783	1,048	762	745	860
20 or more years	782	563	638	779	805	825	691	807
Unknown	808	404*	529*	478	700	816	487	810
Multi/single status								
2 or more locations	816	580*	601	763	838	816	818	816
1 location only	739	596	674	805	825	793	696	799
Percent full-time employees								
Less than 25%	1,019	545	822	1,115	1,081	1,057	838	1,057
25-49 %	856	839	893	893	813	854	924	835
50-74 %	850	705	699	903	839	895	750	884
75% or more	773	568	653	776	827	799	686	798
Union presence								
No union employees	794	601	670	818	856	828	711	829
Has union employees	689	424	548*	483	691	712	527	697
Unknown	893	449*	1,154*	810	741	905	706	898
Percent low wage employees								
50% or more low wage	866	777	696	902	843	890	842	871
Less than 50% low wage	771	568	666	775	831	795	684	798

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	16.23	40.89	36.48	29.40	55.72	15.30	25.73	18.53
Industry group **								
Agric., fish., forest.	100.00	.	.	.	.	.	109.33	112.66
Mining and manufacturing	16.46	111.84	98.32	49.93	23.56	26.67	54.25	16.36
Construction	51.07	73.39	107.00	81.38	48.56	107.41	59.68	54.91
Utilities and transp.	81.17	214.35	363.07	217.89	126.56	39.66	280.21	45.75
Wholesale trade	37.16	96.96	83.73	69.47	82.06	52.76	52.94	51.63
Fin. svcs. and real estate	25.23	92.53	108.91	143.52	66.04	15.17	104.28	22.39
Retail trade	31.59	84.93	43.14	98.00	93.84	49.82	47.30	39.68
Professional services	41.28	62.06	61.33	80.23	94.37	29.59	45.82	45.86
Other services	37.93	81.00	109.12	72.96	138.31	48.04	87.45	40.64
Ownership								
For profit, incorporated	9.84	39.29	42.52	30.55	33.50	10.69	25.14	10.23
For profit, unincorporated	41.98	86.71	90.81	54.75	82.17	60.61	64.03	55.20
Nonprofit	49.95	91.81	76.15	70.99	108.09	32.77	49.32	60.71
Age of firm								
Less than 5 years	57.74	101.45	131.30	182.69	85.64	277.86*	57.28	78.84
5-9 years	38.63	52.07	64.65	106.70	81.52	83.51	46.10	62.95
10-19 years	56.94	105.72	44.44	84.90	131.38	73.83	58.63	84.07
20 or more years	22.81	55.26	59.54	25.75	50.39	30.40	25.00	27.73
Unknown	14.10	135.96*	180.83*	101.15	51.32	15.01	100.36	14.25
Multi/single status								
2 or more locations	13.58	282.95*	108.19	81.31	50.07	15.16	61.75	14.07
1 location only	30.75	42.18	35.72	28.40	80.77	102.45	27.97	51.41
Percent full-time employees								
Less than 25%	78.05	129.59	212.66	215.34	148.54	92.29	181.52	80.61
25-49 %	51.36	179.40	126.09	131.83	112.92	65.55	81.82	52.08
50-74 %	27.05	79.80	68.70	49.05	69.95	38.89	68.79	31.06
75% or more	16.71	40.48	43.95	33.67	62.60	16.33	29.28	20.00
Union presence								
No union employees	15.24	40.47	38.47	32.35	65.17	17.55	26.24	19.82
Has union employees	27.46	105.77	166.31*	84.08	40.77	33.64	95.53	27.58
Unknown	37.50	402.59*	497.42*	234.97	107.11	33.59	173.73	36.42
Percent low wage employees								
50% or more low wage	17.98	61.07	84.03	44.61	46.78	30.78	41.01	24.82
Less than 50% low wage	19.04	41.60	38.42	30.66	68.41	14.12	27.01	22.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.a(2006) 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, 2006**

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	807	679	775	897	803	805	818	802
Industry group **								
Agric., fish., forest.	441	.	.	.	.	.	700	150*
Mining and manufacturing	627	394*	552	706	593	661	619	629
Construction	673	740	819	685	545	510	774	544
Utilities and transp.	1,095	1,624	1,829*	1,782	1,015*	820	1,930	880
Wholesale trade	793	480	698	671	943	905	665	879
Fin. svcs. and real estate	859	648	260*	1,188	853	901	657	894
Retail trade	955	557	967	1,097	953	1,004	826	1,019
Professional services	716	572	803	895	705	677	798	693
Other services	1,004	1,002	762	990	1,158	981	962	1,024
Ownership								
For profit, incorporated	853	711	815	895	876	865	839	860
For profit, unincorporated	858	740	756	1,002	925	830	840	869
Nonprofit	617	264*	317	827	579	633	616	618
Age of firm								
Less than 5 years	902	917	892*	1,059	723	829	962	797
5-9 years	773	712	624	992	825	510	782	764
10-19 years	908	691	648	1,138	1,070	857	832	987
20 or more years	781	601	870	811	748	804	803	773
Unknown	814	429*	833*	614	773	819	738	814
Multi/single status								
2 or more locations	797	363*	600	782	770	813	830	796
1 location only	818	684	787	925	847	644	817	819
Percent full-time employees								
Less than 25%	1,276	556*	954	1,070	1,624	1,306	893	1,379
25-49 %	775	1,032*	807*	1,229	760	590	1,051	647
50-74 %	891	665	892	1,123	891	877	884	894
75% or more	785	665	754	860	767	796	795	782
Union presence								
No union employees	836	685	781	908	824	874	823	842
Has union employees	647	105*	399*	625	683	649	495	653
Unknown	832	770	1,105*	1,523	763*	804	1,038	821
Percent low wage employees								
50% or more low wage	965	692	823	1,118	947	1,015	922	978
Less than 50% low wage	780	676	767	866	773	772	804	771

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.a(2006) 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, 2006**

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	19.27	59.12	51.71	46.73	33.10	25.70	29.63	21.57
Industry group **								
Agric., fish., forest.	129.72	.	.	.	.	.	179.48	53.79 *
Mining and manufacturing	30.16	126.71 *	107.29	119.92	65.73	59.73	62.26	39.03
Construction	98.45	137.82	220.13	200.47	134.84	132.13	131.64	92.19
Utilities and transp.	180.70	479.45	549.20 *	459.19	334.92 *	113.95	541.94	109.41
Wholesale trade	86.51	99.70	143.65	119.51	91.70	154.12	118.10	113.73
Fin. svcs. and real estate	53.26	182.22	249.35 *	153.45	156.47	26.60	119.74	55.30
Retail trade	74.71	135.18	84.38	146.85	147.03	103.51	63.50	94.59
Professional services	29.26	70.55	90.09	127.60	62.84	31.47	80.78	31.06
Other services	80.02	231.28	89.09	152.73	198.00	47.36	138.81	80.35
Ownership								
For profit, incorporated	23.88	63.34	49.62	58.07	49.03	34.54	27.49	30.43
For profit, unincorporated	65.03	124.43	163.11	152.74	168.41	72.84	84.78	83.72
Nonprofit	29.56	159.51 *	87.24	131.45	60.77	53.16	108.84	35.29
Age of firm								
Less than 5 years	132.07	176.77	296.58 *	210.75	138.62	237.11	145.50	117.08
5-9 years	42.34	137.33	165.28	216.99	186.17	138.47	108.48	106.40
10-19 years	50.36	139.40	93.43	171.51	154.13	77.59	80.90	108.43
20 or more years	26.22	81.71	111.51	58.69	32.52	30.67	43.35	27.57
Unknown	51.61	134.14 *	274.52 *	178.90	140.42	58.05	205.18	52.19
Multi/single status								
2 or more locations	18.87	408.87 *	168.66	94.23	55.51	24.51	91.17	19.73
1 location only	38.00	59.74	54.43	55.32	96.06	103.62	32.65	68.23
Percent full-time employees								
Less than 25%	207.38	265.89 *	269.17	291.44	334.74	211.50	259.99	226.56
25-49 %	137.01	335.58 *	258.23 *	309.21	225.38	147.44	216.91	120.50
50-74 %	59.54	132.64	189.65	295.47	142.28	48.43	126.86	50.99
75% or more	16.23	71.80	63.19	48.78	42.25	24.69	31.58	21.63
Union presence								
No union employees	18.58	60.02	55.79	53.55	36.13	20.77	32.67	15.54
Has union employees	68.42	107.85 *	241.15 *	102.59	123.01	78.98	94.94	68.78
Unknown	65.49	207.36	437.89 *	419.13	268.65 *	65.58	243.30	65.12
Percent low wage employees								
50% or more low wage	49.96	152.60	98.00	201.12	89.04	78.82	86.40	55.64
Less than 50% low wage	22.11	81.19	63.89	56.55	48.52	23.80	32.47	25.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.b(2006) 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, 2006**

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	781	577	633	749	796	826	666	808
Industry group **								
Agric., fish., forest.	465	.	.	.	.	.	449	478
Mining and manufacturing	686	624	579	750	649	698	676	688
Construction	668	387	710	581	802	885	556	766
Utilities and transp.	742	744 *	1,089 *	785 *	784	708	965	712
Wholesale trade	727	538	479	813	832	737	565	792
Fin. svcs. and real estate	793	572	518	886	716	844	651	815
Retail trade	924	770	701	1,071	982	921	834	936
Professional services	699	549	572	625	766	732	586	729
Other services	990	671	781	840	1,054	1,095	832	1,035
Ownership								
For profit, incorporated	804	560	665	779	844	840	674	835
For profit, unincorporated	780	680	614	783	724	848	715	802
Nonprofit	655	409	364 *	602	684	704	526	676
Age of firm								
Less than 5 years	639	496	659	734 *	822	619 *	565	755
5-9 years	759	477	862	923	817	723	656	884
10-19 years	779	659	688	669	1,029	747	726	814
20 or more years	773	587	563	762	759	839	660	801
Unknown	814	563 *	706	366	666	823	456	816
Multi/single status								
2 or more locations	814	831	620	774	788	824	873	813
1 location only	710	573	634	742	810	863	649	786
Percent full-time employees								
Less than 25%	913	505 *	516	1,281	858	973	809 *	927
25-49 %	905	823 *	1,156	799	803	948	937	897
50-74 %	845	789	648	800	735	918	740	874
75% or more	767	534	616	737	800	807	644	795
Union presence								
No union employees	777	581	630	777	813	826	672	812
Has union employees	701	490	585 *	412	679	731	548	709
Unknown	914	338 *	1,213 *	469 *	735	932	561 *	920
Percent low wage employees								
50% or more low wage	851	862	651	801	819	882	827	855
Less than 50% low wage	764	538	630	736	792	809	642	796

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.b(2006) 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, 2006**

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	17.49	43.70	60.18	35.18	41.01	18.01	36.11	18.36
Industry group **								
Agric., fish., forest.	105.55	.	.	.	.	.	133.40	116.45
Mining and manufacturing	23.21	133.97	140.01	51.74	21.51	30.38	68.59	21.77
Construction	48.99	66.89	95.07	83.56	93.98	116.52	69.38	63.45
Utilities and transp.	35.60	466.47*	329.81*	310.49*	102.04	42.23	198.96	37.21
Wholesale trade	24.93	133.04	111.47	96.21	109.23	32.06	58.45	45.65
Fin. svcs. and real estate	20.68	140.84	124.24	175.86	41.49	22.04	124.59	22.61
Retail trade	36.27	116.74	94.85	111.80	82.11	48.88	84.24	40.23
Professional services	34.18	81.44	77.49	72.73	44.93	41.03	53.33	35.91
Other services	48.63	110.91	162.26	115.36	153.87	61.32	116.01	59.08
Ownership								
For profit, incorporated	13.49	42.17	63.79	36.78	46.23	13.73	38.44	15.92
For profit, unincorporated	42.16	106.98	109.12	181.69	78.46	64.61	77.37	48.97
Nonprofit	48.69	82.50	116.68*	72.07	55.82	66.98	53.06	53.47
Age of firm								
Less than 5 years	68.71	113.87	120.26	364.78*	81.36	321.18*	77.73	73.11
5-9 years	49.36	55.20	89.07	115.32	63.41	80.23	46.39	80.05
10-19 years	78.49	121.32	90.12	79.14	149.30	86.27	96.75	110.43
20 or more years	28.73	61.18	107.63	46.88	26.07	39.67	48.97	27.75
Unknown	11.90	218.17*	200.50	93.38	79.04	13.60	130.71	12.00
Multi/single status								
2 or more locations	15.92	181.08	114.89	104.36	23.23	18.93	81.19	15.81
1 location only	35.43	45.72	60.72	37.44	84.73	119.19	38.43	53.24
Percent full-time employees								
Less than 25%	59.45	433.86*	114.34	342.99	129.24	87.61	310.51*	80.88
25-49 %	53.67	293.34*	293.83	148.10	82.20	57.92	169.33	42.62
50-74 %	28.22	123.30	93.12	74.24	64.76	50.23	68.17	34.62
75% or more	16.68	46.11	66.14	41.14	43.32	16.53	40.34	18.63
Union presence								
No union employees	16.53	44.22	62.37	37.91	52.07	21.95	38.69	19.31
Has union employees	31.30	136.67	179.95*	97.90	78.71	35.70	101.93	33.76
Unknown	31.56	400.60*	480.15*	175.76*	117.33	27.15	224.22*	30.59
Percent low wage employees								
50% or more low wage	26.56	154.32	116.75	78.17	57.37	33.36	96.71	26.69
Less than 50% low wage	17.08	40.53	62.93	36.44	48.23	15.63	38.21	19.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	787	490	569	786	1,308	637	586	931
Industry group **								
Agric., fish., forest.	735*	.	.	.	.	.	788*	.
Mining and manufacturing	711	.	.	.	.	.	733	704
Construction	365	.	.	.	.	.	248	548*
Utilities and transp.	1,093	.	.	.	.	.	1,096	1,091
Wholesale trade	616	.	.	.	.	.	662*	574
Fin. svcs. and real estate	533	.	.	.	.	.	643	471
Retail trade	764	.	.	.	.	.	520*	937
Professional services	982	.	.	.	.	.	496	1,323
Other services	698	.	.	.	.	.	699	696
Ownership								
For profit, incorporated	681	.	.	.	.	.	637	716
For profit, unincorporated	641	.	.	.	.	.	521	816
Nonprofit	1,325	.	.	.	.	.	226*	1,537
Age of firm								
Less than 5 years	616	.	.	.	.	.	607	691
5-9 years	801	.	.	.	.	.	798	812*
10-19 years	628	.	.	.	.	.	575	768
20 or more years	872	.	.	.	.	.	525	1,047
Unknown	627	.	.	.	.	.	194*	646
Multi/single status								
2 or more locations	929	.	.	.	.	.	400	956
1 location only	652	.	.	.	.	.	597	835
Percent full-time employees								
Less than 25%	780	.	.	.	.	.	790*	771
25-49 %	743	.	.	.	.	.	476	869
50-74 %	731	.	.	.	.	.	516	983
75% or more	799	.	.	.	.	.	601	933
Union presence								
No union employees	801	.	.	.	.	.	590	992
Has union employees	737	.	.	.	.	.	335*	763
Unknown	653	.	.	.	.	.	583*	662
Percent low wage employees								
50% or more low wage	708	.	.	.	.	.	731	694
Less than 50% low wage	804	.	.	.	.	.	558	985

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	79.64	52.35	70.58	69.93	195.02	39.98	42.21	106.05
Industry group **								
Agric., fish., forest.	397.32 *	.	.	.	.	.	395.11 *	.
Mining and manufacturing	66.04	.	.	.	.	.	141.40	90.27
Construction	80.36	.	.	.	.	.	39.93	255.83 *
Utilities and transp.	227.61	.	.	.	.	.	210.42	323.87
Wholesale trade	162.64	.	.	.	.	.	199.62 *	156.14
Fin. svcs. and real estate	40.26	.	.	.	.	.	108.15	58.07
Retail trade	117.88	.	.	.	.	.	158.28 *	129.95
Professional services	149.44	.	.	.	.	.	61.82	192.72
Other services	96.55	.	.	.	.	.	110.56	125.12
Ownership								
For profit, incorporated	31.48	.	.	.	.	.	48.47	51.96
For profit, unincorporated	105.73	.	.	.	.	.	105.01	138.33
Nonprofit	255.89	.	.	.	.	.	89.62 *	262.82
Age of firm								
Less than 5 years	92.65	.	.	.	.	.	115.98	177.72
5-9 years	92.66	.	.	.	.	.	105.16	257.90 *
10-19 years	52.43	.	.	.	.	.	71.07	174.61
20 or more years	115.47	.	.	.	.	.	53.59	145.20
Unknown	78.34	.	.	.	.	.	158.59 *	90.30
Multi/single status								
2 or more locations	114.20	.	.	.	.	.	105.03	120.16
1 location only	37.05	.	.	.	.	.	46.83	89.12
Percent full-time employees								
Less than 25%	197.38	.	.	.	.	.	237.33 *	223.18
25-49 %	103.22	.	.	.	.	.	128.57	95.05
50-74 %	71.32	.	.	.	.	.	74.76	219.65
75% or more	86.95	.	.	.	.	.	59.80	113.91
Union presence								
No union employees	87.63	.	.	.	.	.	40.57	120.30
Has union employees	151.69	.	.	.	.	.	162.77 *	152.81
Unknown	87.71	.	.	.	.	.	186.34 *	81.76
Percent low wage employees								
50% or more low wage	73.52	.	.	.	.	.	121.35	62.90
Less than 50% low wage	90.33	.	.	.	.	.	49.86	118.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	19.1%	13.2%	15.8%	19.7%	20.3%	20.0%	16.5%	19.9%
Industry group **								
Agric., fish., forest.	11.3%	.	.	.	.	.	13.0%	9.7%*
Mining and manufacturing	17.3%	12.0%	15.2%	20.5%	16.9%	17.1%	17.6%	17.2%
Construction	17.2%	10.8%	19.1%	16.3%	20.4%	20.6%	15.2%	19.3%
Utilities and transp.	19.5%	24.4%	30.0%	27.9%	19.7%	17.0%	30.5%	17.6%
Wholesale trade	18.6%	11.8%	13.4%	19.1%	23.1%	19.2%	14.8%	20.5%
Fin. svcs. and real estate	18.9%	12.9%	10.3%	20.7%	16.7%	20.6%	14.3%	19.7%
Retail trade	25.1%	14.8%	19.0%	29.2%	26.8%	25.8%	19.7%	26.4%
Professional services	16.5%	11.5%	13.8%	16.5%	19.5%	16.3%	14.1%	17.2%
Other services	23.6%	17.2%	16.6%	21.0%	25.3%	27.4%	19.2%	25.4%
Ownership								
For profit, incorporated	20.3%	13.3%	17.2%	21.0%	21.7%	21.2%	17.3%	21.2%
For profit, unincorporated	18.7%	15.6%	14.1%	20.1%	17.9%	20.6%	16.5%	19.7%
Nonprofit	14.9%	6.7%	6.5%	14.7%	17.8%	14.4%	11.1%	15.5%
Age of firm								
Less than 5 years	18.5%	15.1%	19.0%	21.7%	24.2%	16.7%*	17.3%	20.7%
5-9 years	19.7%	15.0%	18.4%	25.1%	20.2%	19.3%	17.4%	23.0%
10-19 years	19.7%	13.8%	17.4%	19.6%	26.2%	18.6%	17.9%	21.2%
20 or more years	18.7%	12.0%	14.3%	19.1%	19.3%	20.1%	15.8%	19.6%
Unknown	19.9%	9.1%*	12.1%*	12.2%	16.6%	20.2%	11.6%	20.0%
Multi/single status								
2 or more locations	20.1%	11.4%*	14.0%	18.4%	20.4%	20.2%	19.6%	20.1%
1 location only	17.6%	13.3%	15.9%	20.1%	20.1%	16.9%	16.3%	19.3%
Percent full-time employees								
Less than 25%	27.3%	11.8%	18.6%	25.2%	29.5%	31.1%	17.6%	30.0%
25-49 %	21.5%	17.0%	20.3%	21.7%	20.6%	22.6%	20.9%	21.7%
50-74 %	20.2%	15.3%	15.5%	20.6%	20.1%	22.1%	16.6%	21.5%
75% or more	18.8%	12.7%	15.6%	19.5%	20.1%	19.5%	16.3%	19.5%
Union presence								
No union employees	19.5%	13.4%	16.0%	20.5%	21.1%	20.8%	16.8%	20.7%
Has union employees	15.9%	8.6%*	9.6%*	10.4%*	15.8%	16.8%	10.3%	16.2%
Unknown	21.8%	8.8%*	25.9%*	21.0%	16.5%	22.3%	16.0%	22.0%
Percent low wage employees								
50% or more low wage	22.6%	17.3%	15.2%	22.3%	22.0%	24.4%	19.4%	23.3%
Less than 50% low wage	18.4%	12.6%	15.9%	19.2%	19.9%	19.0%	16.1%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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%	1.04%	0.72%	1.19%	0.37%	0.67%	0.46%
Industry group **								
Agric., fish., forest.	2.60%	.	.	.	.	.	2.86%	3.96%*
Mining and manufacturing	0.40%	2.42%	2.64%	1.54%	0.63%	0.63%	1.52%	0.38%
Construction	1.43%	1.70%	2.11%	2.19%	1.45%	2.63%	1.54%	1.70%
Utilities and transp.	1.57%	4.55%	5.98%	5.01%	2.50%	0.81%	5.41%	0.95%
Wholesale trade	0.96%	2.21%	2.02%	1.51%	2.05%	1.58%	1.54%	1.25%
Fin. svcs. and real estate	0.46%	1.84%	2.42%	2.95%	1.45%	0.45%	2.10%	0.43%
Retail trade	0.67%	2.13%	0.88%	1.92%	2.75%	0.91%	1.03%	0.73%
Professional services	0.87%	1.30%	1.35%	1.74%	1.85%	0.72%	0.94%	0.99%
Other services	0.84%	1.63%	2.55%	1.44%	3.19%	0.88%	1.43%	1.05%
Ownership								
For profit, incorporated	0.23%	0.99%	1.17%	0.69%	0.77%	0.25%	0.69%	0.24%
For profit, unincorporated	1.07%	1.89%	1.79%	1.66%	1.90%	1.39%	1.49%	1.38%
Nonprofit	0.96%	1.91%	1.68%	1.74%	2.16%	0.69%	1.16%	1.20%
Age of firm								
Less than 5 years	1.42%	2.23%	3.76%	3.75%	2.99%	5.68%*	1.54%	2.52%
5-9 years	1.09%	1.40%	1.30%	3.31%	2.14%	2.69%	1.20%	1.39%
10-19 years	1.25%	2.32%	1.22%	2.12%	2.76%	1.99%	1.26%	1.97%
20 or more years	0.50%	1.12%	1.44%	0.65%	1.02%	0.73%	0.65%	0.61%
Unknown	0.35%	3.82%*	7.15%*	2.60%	1.33%	0.37%	2.50%	0.36%
Multi/single status								
2 or more locations	0.33%	6.58%*	2.39%	2.09%	1.09%	0.37%	1.77%	0.34%
1 location only	0.73%	0.99%	1.03%	0.69%	1.72%	2.79%	0.73%	1.19%
Percent full-time employees								
Less than 25%	2.26%	2.64%	4.99%	5.00%	3.42%	1.98%	3.76%	2.32%
25-49 %	1.58%	3.27%	2.35%	2.88%	2.09%	2.48%	1.81%	1.81%
50-74 %	0.62%	1.46%	1.78%	0.84%	1.88%	0.77%	1.57%	0.74%
75% or more	0.41%	0.99%	1.25%	0.81%	1.35%	0.47%	0.77%	0.51%
Union presence								
No union employees	0.37%	0.96%	1.01%	0.78%	1.34%	0.47%	0.65%	0.49%
Has union employees	0.72%	2.77%*	3.62%*	3.51%*	1.00%	0.86%	2.08%	0.70%
Unknown	0.93%	10.08%*	10.74%*	5.11%	2.30%	0.96%	3.57%	0.94%
Percent low wage employees								
50% or more low wage	0.52%	1.19%	1.83%	1.49%	1.00%	0.72%	0.95%	0.69%
Less than 50% low wage	0.44%	1.00%	1.11%	0.72%	1.42%	0.39%	0.70%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.a(2006) 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, 2006**

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	20.3%	15.5%	18.8%	22.8%	21.2%	20.2%	19.7%	20.5%
Industry group **								
Agric., fish., forest.	13.1%*	.	.	.	.	.	22.2%	4.2%*
Mining and manufacturing	17.1%	9.1%*	14.4%	20.0%	18.1%	16.6%	16.7%	17.3%
Construction	17.9%	17.1%	21.5%	18.9%	17.1%	10.9%*	19.1%	15.9%
Utilities and transp.	23.5%	31.8%	34.6%	39.6%	20.6%*	18.1%	40.5%	19.0%
Wholesale trade	21.1%	11.1%	17.9%	18.7%	27.4%	22.8%	17.3%	23.6%
Fin. svcs. and real estate	21.4%	14.9%*	7.1%*	27.2%	20.3%	23.0%	15.8%	22.5%
Retail trade	26.3%	13.1%	23.4%	28.2%	28.8%	30.2%	19.8%	30.3%
Professional services	17.3%	13.0%	18.4%	21.3%	17.6%	16.5%	18.3%	17.0%
Other services	24.6%	22.3%	17.9%	24.3%	27.5%	25.7%	22.6%	25.6%
Ownership								
For profit, incorporated	22.0%	16.4%	20.0%	23.2%	24.4%	22.1%	20.5%	22.7%
For profit, unincorporated	21.1%	17.2%	17.5%	26.8%	21.8%	21.0%	20.0%	21.8%
Nonprofit	14.5%	5.3%*	7.2%	18.5%	13.8%	15.1%	13.6%	14.6%
Age of firm								
Less than 5 years	22.4%	20.2%	25.1%	25.3%	22.8%	16.9%*	23.2%	20.9%
5-9 years	21.7%	18.6%	16.8%	27.7%	21.3%	21.8%	20.4%	23.2%
10-19 years	23.0%	15.0%	17.6%	28.8%	28.5%	21.9%	20.7%	25.5%
20 or more years	19.4%	13.5%	19.1%	20.4%	19.4%	20.0%	18.8%	19.6%
Unknown	20.5%	8.0%*	26.1%*	15.8%	23.2%	20.5%	17.2%	20.5%
Multi/single status								
2 or more locations	20.3%	8.5%*	15.5%	18.5%	20.4%	20.5%	20.0%	20.3%
1 location only	20.3%	15.6%	19.0%	24.0%	22.1%	15.3%	19.7%	21.2%
Percent full-time employees								
Less than 25%	32.1%	14.5%*	21.2%	24.7%	43.8%	32.8%	19.6%	36.1%
25-49 %	18.9%	20.5%	19.2%*	29.9%	21.3%	14.2%*	23.3%	16.5%
50-74 %	21.9%	15.1%	19.7%	26.8%*	22.3%	22.6%	20.3%	22.6%
75% or more	19.8%	15.3%	18.6%	22.1%	20.3%	20.0%	19.4%	20.0%
Union presence								
No union employees	21.1%	15.6%	19.0%	23.4%	21.8%	22.3%	19.9%	21.8%
Has union employees	15.8%	2.1%*	9.1%*	13.7%	18.4%	15.6%	10.8%	16.0%
Unknown	21.0%	21.6%*	25.5%*	35.2%	15.6%*	20.8%	25.7%*	20.8%
Percent low wage employees								
50% or more low wage	25.2%	16.0%	19.0%	29.4%	25.3%	27.8%	21.3%	26.6%
Less than 50% low wage	19.5%	15.4%	18.8%	21.9%	20.3%	19.2%	19.5%	19.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.a(2006) 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, 2006**

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%	1.23%	1.26%	0.83%	0.88%	0.75%	0.63%	0.62%
Industry group **								
Agric., fish., forest.	5.23%*						6.38%	1.27%*
Mining and manufacturing	0.87%	3.21%*	2.93%	3.00%	1.96%	1.44%	1.63%	1.08%
Construction	2.21%	3.32%	4.73%	4.41%	4.30%	4.14%*	2.72%	3.30%
Utilities and transp.	3.49%	9.46%	8.95%	9.90%	9.99%*	2.54%	10.24%	2.44%
Wholesale trade	2.49%	2.04%	4.91%	3.30%	2.78%	4.40%	3.07%	3.40%
Fin. svcs. and real estate	1.12%	4.73%*	5.40%*	4.20%	3.66%	0.71%	3.24%	1.10%
Retail trade	1.89%	2.92%	2.66%	3.81%	4.14%	2.45%	1.67%	2.19%
Professional services	0.67%	1.44%	1.77%	2.58%	1.47%	0.90%	1.56%	0.84%
Other services	1.37%	4.86%	2.22%	2.85%	4.29%	1.34%	2.63%	1.29%
Ownership								
For profit, incorporated	0.51%	1.37%	1.18%	1.01%	1.26%	0.89%	0.58%	0.71%
For profit, unincorporated	1.59%	2.75%	4.22%	3.61%	3.59%	1.52%	2.14%	1.84%
Nonprofit	0.60%	3.40%*	1.84%	2.93%	1.14%	1.29%	2.22%	0.81%
Age of firm								
Less than 5 years	2.84%	3.62%	7.45%	5.70%	4.64%	5.35%*	3.47%	2.88%
5-9 years	1.28%	3.59%	3.32%	5.13%	4.11%	4.98%	2.68%	2.59%
10-19 years	0.93%	3.36%	2.41%	4.33%	3.24%	1.77%	1.89%	1.97%
20 or more years	0.70%	1.78%	2.20%	1.08%	0.79%	1.08%	0.85%	0.79%
Unknown	1.40%	2.52%*	8.48%*	4.59%	3.90%	1.50%	4.93%	1.41%
Multi/single status								
2 or more locations	0.53%	9.38%*	4.58%	2.09%	1.39%	0.72%	2.15%	0.56%
1 location only	0.85%	1.27%	1.20%	1.18%	2.10%	2.54%	0.67%	1.73%
Percent full-time employees								
Less than 25%	5.05%	5.24%*	6.17%	5.02%	8.14%	4.24%	4.59%	5.44%
25-49 %	3.54%	5.13%	5.86%*	6.77%	4.60%	4.67%*	4.60%	3.52%
50-74 %	1.20%	2.69%	4.28%	8.58%*	3.25%	2.01%	2.78%	1.04%
75% or more	0.44%	1.46%	1.42%	0.92%	1.15%	0.80%	0.65%	0.65%
Union presence								
No union employees	0.46%	1.27%	1.34%	1.01%	0.74%	0.72%	0.72%	0.48%
Has union employees	1.70%	2.78%*	5.05%*	2.40%	3.53%	1.97%	2.16%	1.70%
Unknown	1.72%	9.70%*	9.19%*	9.34%	6.58%*	1.88%	9.64%*	1.72%
Percent low wage employees								
50% or more low wage	1.15%	3.58%	2.42%	4.75%	1.98%	1.90%	2.01%	1.34%
Less than 50% low wage	0.55%	1.75%	1.47%	1.08%	1.16%	0.72%	0.67%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.b(2006) 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, 2006**

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	18.7%	12.6%	14.6%	18.2%	18.8%	20.2%	15.4%	19.6%
Industry group **								
Agric., fish., forest.	10.4%	.	.	.	.	.	10.4%	10.5%*
Mining and manufacturing	17.2%	15.3%	15.1%	20.1%	16.7%	17.1%	18.0%	17.1%
Construction	17.5%	8.6%	18.7%	15.8%	21.8%	23.5%	14.0%	20.7%
Utilities and transp.	17.2%	16.2%*	22.9%	21.8%	16.2%	16.5%	23.0%	16.4%
Wholesale trade	17.8%	12.1%	11.7%	18.9%	21.2%	18.5%	13.3%	19.8%
Fin. svcs. and real estate	18.5%	12.4%	11.2%	19.1%	16.1%	20.3%	14.0%	19.3%
Retail trade	24.9%	17.1%	18.3%	29.6%	25.4%	25.2%	20.9%	25.5%
Professional services	15.6%	11.8%	12.4%	14.3%	17.1%	16.4%	12.9%	16.3%
Other services	23.6%	14.4%	16.5%	19.1%	24.5%	27.9%	17.8%	25.5%
Ownership								
For profit, incorporated	19.9%	12.5%	15.8%	19.7%	20.6%	21.1%	16.0%	20.8%
For profit, unincorporated	18.3%	15.1%	13.6%	17.6%	16.9%	20.6%	15.8%	19.2%
Nonprofit	13.8%	7.5%	7.1%*	13.4%	14.9%	14.4%	10.8%	14.3%
Age of firm								
Less than 5 years	16.9%	12.9%	16.5%	19.0%	25.9%	16.2%*	14.6%	20.8%
5-9 years	18.4%	11.0%	20.0%	22.6%	20.5%	18.9%	15.0%	23.0%
10-19 years	18.6%	14.2%	16.6%	16.7%	25.0%	17.9%	16.9%	19.8%
20 or more years	18.2%	12.3%	12.7%	18.3%	17.8%	20.2%	15.0%	19.1%
Unknown	20.0%	12.9%*	16.2%*	9.8%	14.8%	20.3%	11.4%*	20.1%
Multi/single status								
2 or more locations	19.8%	16.2%	13.8%	18.6%	18.7%	20.2%	20.6%	19.8%
1 location only	16.5%	12.6%	14.7%	18.1%	19.1%	17.5%	14.9%	18.5%
Percent full-time employees								
Less than 25%	25.6%	9.7%*	13.0%*	23.3%	23.6%	30.5%	16.0%*	27.5%
25-49 %	22.6%	15.9%*	25.9%	19.5%	19.7%	24.7%	21.4%	22.9%
50-74 %	19.9%	16.4%	14.2%	18.3%	17.0%	22.6%	16.1%	21.1%
75% or more	18.3%	11.9%	14.3%	18.1%	18.9%	19.5%	15.0%	19.2%
Union presence								
No union employees	18.9%	12.8%	14.9%	19.0%	19.5%	20.6%	15.7%	20.0%
Has union employees	15.8%	9.7%	9.8%*	8.7%*	14.5%	17.0%	10.2%	16.2%
Unknown	22.2%	6.0%*	27.6%*	12.9%*	16.7%	22.7%	12.8%*	22.4%
Percent low wage employees								
50% or more low wage	22.1%	18.5%	13.5%	19.5%	21.0%	23.9%	18.9%	22.6%
Less than 50% low wage	18.0%	11.8%	14.8%	17.9%	18.4%	19.2%	14.8%	18.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.b(2006) 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, 2006**

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	0.43%	1.00%	1.55%	0.89%	0.91%	0.48%	0.89%	0.49%
Industry group **								
Agric., fish., forest.	2.53%	.	.	.	.	.	3.03%	4.05%*
Mining and manufacturing	0.59%	3.25%	4.14%	1.37%	0.71%	0.84%	1.91%	0.58%
Construction	1.44%	1.23%	2.60%	2.21%	1.86%	2.40%	1.90%	1.96%
Utilities and transp.	0.95%	6.54%*	5.33%	6.00%	2.22%	0.89%	4.10%	0.96%
Wholesale trade	0.54%	3.09%	2.81%	1.74%	2.18%	0.65%	1.56%	1.03%
Fin. svcs. and real estate	0.45%	2.50%	2.62%	3.58%	1.00%	0.61%	2.32%	0.60%
Retail trade	0.77%	3.93%	2.46%	2.03%	2.87%	0.95%	1.97%	0.75%
Professional services	0.76%	1.72%	1.76%	1.75%	0.83%	0.93%	1.12%	0.78%
Other services	1.16%	1.92%	3.47%	2.41%	3.48%	1.08%	2.08%	1.51%
Ownership								
For profit, incorporated	0.32%	1.06%	1.65%	0.87%	1.02%	0.40%	0.99%	0.43%
For profit, unincorporated	1.09%	2.17%	2.15%	2.07%	1.75%	1.48%	1.73%	1.33%
Nonprofit	0.97%	1.67%	2.65%*	1.68%	1.05%	1.33%	1.15%	1.04%
Age of firm								
Less than 5 years	2.03%	2.82%	3.47%	4.84%	2.16%	6.62%*	2.09%	2.59%
5-9 years	1.43%	1.32%	1.68%	3.88%	2.01%	3.75%	1.17%	2.30%
10-19 years	1.77%	2.59%	1.73%	1.70%	3.15%	2.40%	1.74%	2.56%
20 or more years	0.67%	1.24%	2.60%	1.13%	0.58%	0.93%	1.12%	0.70%
Unknown	0.40%	5.90%*	6.80%*	2.46%	1.78%	0.42%	3.44%*	0.40%
Multi/single status								
2 or more locations	0.43%	3.99%	2.61%	2.91%	0.66%	0.49%	2.33%	0.43%
1 location only	0.80%	1.04%	1.58%	0.92%	1.80%	3.00%	0.95%	1.17%
Percent full-time employees								
Less than 25%	2.25%	5.58%*	5.53%*	6.15%	4.00%	2.64%	5.91%*	2.72%
25-49 %	1.58%	5.53%*	6.34%	2.90%	1.82%	2.16%	3.51%	1.51%
50-74 %	0.60%	2.45%	2.15%	1.86%	1.42%	1.07%	1.59%	0.77%
75% or more	0.42%	1.06%	1.74%	0.94%	0.95%	0.51%	1.02%	0.52%
Union presence								
No union employees	0.41%	1.01%	1.51%	0.96%	1.15%	0.61%	0.89%	0.52%
Has union employees	0.80%	2.78%	3.94%*	3.61%*	1.72%	0.89%	2.28%	0.85%
Unknown	0.80%	10.08%*	11.10%*	4.02%*	2.87%	0.81%	4.90%*	0.81%
Percent low wage employees								
50% or more low wage	0.85%	3.29%	2.79%	2.01%	1.58%	0.78%	2.46%	0.81%
Less than 50% low wage	0.42%	0.94%	1.65%	0.85%	1.02%	0.50%	0.95%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	19.0%	11.0%	13.7%	20.8%	29.6%	16.3%	14.0%	22.7%
Industry group **								
Agric., fish., forest.	17.0%*	.	.	.	.	.	18.2%*	.
Mining and manufacturing	18.2%	.	.	.	.	.	18.7%	18.0%
Construction	10.0%	.	.	.	.	.	6.4%	16.9%*
Utilities and transp.	30.9%	.	.	.	.	.	35.2%	29.2%
Wholesale trade	16.2%	.	.	.	.	.	16.7%*	15.7%
Fin. svcs. and real estate	12.3%	.	.	.	.	.	13.7%	11.4%
Retail trade	22.4%	.	.	.	.	.	13.2%*	30.8%
Professional services	21.0%	.	.	.	.	.	11.3%	27.1%
Other services	18.5%	.	.	.	.	.	16.9%	21.6%
Ownership								
For profit, incorporated	17.6%	.	.	.	.	.	15.4%	19.5%
For profit, unincorporated	16.1%	.	.	.	.	.	12.7%	21.5%
Nonprofit	25.0%	.	.	.	.	.	4.6%*	28.6%
Age of firm								
Less than 5 years	16.2%	.	.	.	.	.	15.9%	18.4%*
5-9 years	21.0%	.	.	.	.	.	20.8%	21.6%*
10-19 years	15.3%	.	.	.	.	.	14.3%	17.9%*
20 or more years	20.7%	.	.	.	.	.	11.8%	25.5%
Unknown	15.1%	.	.	.	.	.	4.4%*	15.6%
Multi/single status								
2 or more locations	22.7%	.	.	.	.	.	10.1%	23.3%
1 location only	15.6%	.	.	.	.	.	14.2%	20.1%
Percent full-time employees								
Less than 25%	19.2%	.	.	.	.	.	17.7%	21.0%*
25-49 %	21.8%	.	.	.	.	.	11.1%	29.2%
50-74 %	16.0%	.	.	.	.	.	11.5%	21.2%
75% or more	19.4%	.	.	.	.	.	14.6%	22.5%
Union presence								
No union employees	19.3%	.	.	.	.	.	14.2%	24.0%
Has union employees	18.1%	.	.	.	.	.	7.9%*	18.8%
Unknown	15.9%	.	.	.	.	.	10.8%*	16.7%
Percent low wage employees								
50% or more low wage	19.8%	.	.	.	.	.	17.4%	21.8%
Less than 50% low wage	18.9%	.	.	.	.	.	13.4%	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	1.84%	1.31%	2.19%	1.40%	3.94%	1.56%	1.09%	2.31%
Industry group **								
Agric., fish., forest.	7.52%*	.	.	.	.	.	7.52%*	.
Mining and manufacturing	1.41%	.	.	.	.	.	2.81%	1.99%
Construction	1.96%	.	.	.	.	.	1.41%	6.08%*
Utilities and transp.	5.52%	.	.	.	.	.	6.01%	5.98%
Wholesale trade	4.52%	.	.	.	.	.	5.54%*	3.64%
Fin. svcs. and real estate	0.85%	.	.	.	.	.	2.45%	1.79%
Retail trade	3.57%	.	.	.	.	.	4.16%*	4.68%
Professional services	3.08%	.	.	.	.	.	1.63%	3.89%
Other services	2.66%	.	.	.	.	.	2.29%	4.73%
Ownership								
For profit, incorporated	0.78%	.	.	.	.	.	1.24%	1.34%
For profit, unincorporated	2.43%	.	.	.	.	.	2.04%	4.66%
Nonprofit	5.03%	.	.	.	.	.	2.19%*	5.07%
Age of firm								
Less than 5 years	2.33%	.	.	.	.	.	2.47%	5.67%*
5-9 years	1.94%	.	.	.	.	.	2.01%	7.92%*
10-19 years	1.60%	.	.	.	.	.	2.09%	7.89%*
20 or more years	2.44%	.	.	.	.	.	1.38%	2.85%
Unknown	2.14%	.	.	.	.	.	6.84%*	2.69%
Multi/single status								
2 or more locations	2.56%	.	.	.	.	.	2.87%	2.64%
1 location only	0.90%	.	.	.	.	.	1.23%	1.74%
Percent full-time employees								
Less than 25%	5.61%	.	.	.	.	.	5.23%	7.47%*
25-49 %	2.41%	.	.	.	.	.	3.02%	2.51%
50-74 %	1.86%	.	.	.	.	.	2.11%	5.19%
75% or more	1.92%	.	.	.	.	.	1.36%	2.41%
Union presence								
No union employees	2.00%	.	.	.	.	.	1.02%	2.53%
Has union employees	3.26%	.	.	.	.	.	5.49%*	3.38%
Unknown	2.12%	.	.	.	.	.	3.60%*	2.40%
Percent low wage employees								
50% or more low wage	1.89%	.	.	.	.	.	2.92%	1.90%
Less than 50% low wage	2.11%	.	.	.	.	.	1.46%	2.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4(2006) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2006**

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	48.9%	59.5%	57.4%	56.9%	51.7%	43.7%	57.7%	46.8%
Industry group **								
Agric., fish., forest.	37.1%	52.2%	53.1%	44.0%	28.2%	31.8%	50.0%	29.8%
Mining and manufacturing	42.9%	62.3%	54.8%	53.1%	44.7%	38.1%	55.0%	41.2%
Construction	51.3%	52.5%	54.0%	51.3%	49.7%	49.0%	51.3%	51.4%
Utilities and transp.	41.5%	53.9%	47.1%	53.3%	45.9%	38.5%	53.2%	40.0%
Wholesale trade	45.3%	60.0%	51.0%	51.3%	48.1%	38.0%	54.6%	41.8%
Fin. svcs. and real estate	44.6%	51.7%	51.8%	52.4%	49.9%	41.8%	52.5%	43.4%
Retail trade	55.4%	62.7%	63.1%	61.4%	56.2%	53.2%	63.2%	54.0%
Professional services	50.9%	63.8%	62.0%	60.9%	57.0%	43.1%	62.0%	48.4%
Other services	55.6%	62.1%	60.2%	62.6%	56.7%	50.8%	60.4%	54.0%
Ownership								
For profit, incorporated	47.8%	58.5%	57.5%	55.0%	49.8%	43.2%	56.8%	45.6%
For profit, unincorporated	51.2%	61.6%	56.0%	60.4%	49.8%	45.7%	59.3%	48.2%
Nonprofit	52.4%	63.3%	58.9%	63.6%	59.0%	44.9%	61.7%	51.2%
Age of firm								
Less than 5 years	56.3%	62.8%	57.6%	53.6%	53.7%	47.0%	59.7%	51.1%
5-9 years	54.9%	60.6%	56.4%	58.7%	47.4%	49.3%	58.6%	50.8%
10-19 years	55.9%	61.3%	59.1%	59.4%	55.1%	44.3%	59.0%	53.6%
20 or more years	49.2%	57.5%	56.9%	56.2%	51.4%	43.8%	56.6%	47.5%
Unknown	43.6%	62.8%	67.3%	46.5%	51.6%	43.2%	61.6%	43.5%
Multi/single status								
2 or more locations	45.7%	66.9%	57.2%	56.0%	52.3%	43.5%	56.1%	45.5%
1 location only	55.7%	59.5%	57.5%	57.2%	50.9%	48.0%	57.8%	53.0%
Percent full-time employees								
Less than 25%	59.1%	49.9%	60.7%	58.8%	63.4%	58.2%	55.3%	59.9%
25-49 %	55.5%	65.3%	64.4%	73.1%	65.2%	47.8%	67.1%	52.7%
50-74 %	54.1%	63.6%	62.0%	64.2%	55.5%	48.9%	63.8%	51.5%
75% or more	47.9%	58.9%	56.6%	55.6%	50.8%	42.7%	56.6%	45.9%
Union presence								
No union employees	51.7%	60.1%	58.0%	58.4%	53.0%	45.4%	58.5%	49.4%
Has union employees	40.9%	44.3%	46.9%	41.4%	43.8%	40.1%	40.3%	41.0%
Unknown	44.2%	54.4%	53.2%	57.2%	54.1%	43.5%	56.3%	44.0%
Percent low wage employees								
50% or more low wage	56.7%	66.9%	67.7%	70.1%	59.3%	51.9%	67.4%	55.0%
Less than 50% low wage	47.4%	58.6%	56.3%	54.8%	50.4%	41.9%	56.4%	45.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	0.23%	1.08%	1.01%	0.66%	0.78%	0.32%	0.66%	0.26%
<b>Industry group **</b>								
Agric., fish., forest.	4.34%	5.53%	8.64%	8.23%	7.22%	7.27%	4.74%	6.14%
Mining and manufacturing	0.59%	3.52%	2.94%	2.53%	1.55%	0.62%	1.56%	0.58%
Construction	0.91%	2.26%	2.94%	1.89%	1.57%	2.11%	1.65%	1.27%
Utilities and transp.	0.93%	5.80%	5.84%	5.60%	2.46%	1.14%	2.96%	0.97%
Wholesale trade	0.79%	2.38%	4.58%	2.69%	2.12%	1.33%	1.50%	1.21%
Fin. svcs. and real estate	0.79%	2.49%	3.46%	3.09%	1.83%	0.80%	2.37%	0.78%
Retail trade	0.44%	3.24%	1.62%	2.50%	1.80%	0.45%	1.45%	0.42%
Professional services	0.52%	1.46%	1.88%	0.95%	1.34%	0.66%	0.62%	0.56%
Other services	0.83%	2.02%	2.61%	1.65%	1.67%	1.35%	1.34%	1.04%
<b>Ownership</b>								
For profit, incorporated	0.33%	1.28%	1.09%	0.87%	0.50%	0.36%	0.77%	0.37%
For profit, unincorporated	0.96%	1.50%	2.75%	3.08%	3.19%	0.92%	1.47%	1.04%
Nonprofit	0.78%	2.66%	2.87%	2.72%	1.71%	0.86%	1.48%	0.81%
<b>Age of firm</b>								
Less than 5 years	1.17%	3.31%	3.42%	6.74%	4.58%	5.50%	1.89%	2.87%
5-9 years	1.25%	1.48%	2.34%	2.41%	3.56%	1.72%	1.25%	2.15%
10-19 years	0.57%	1.68%	2.14%	1.04%	1.95%	1.61%	0.89%	0.87%
20 or more years	0.32%	1.67%	1.49%	0.96%	0.80%	0.58%	1.17%	0.32%
Unknown	0.51%	8.13%	11.67%	7.14%	2.74%	0.47%	4.35%	0.53%
<b>Multi/single status</b>								
2 or more locations	0.31%	4.51%	2.76%	1.71%	0.62%	0.32%	0.78%	0.32%
1 location only	0.49%	1.09%	1.06%	0.73%	1.51%	1.53%	0.71%	0.63%
<b>Percent full-time employees</b>								
Less than 25%	2.06%	6.61%	7.15%	3.58%	3.50%	2.71%	4.33%	1.79%
25-49 %	1.61%	2.98%	3.29%	1.57%	1.43%	1.90%	2.27%	1.72%
50-74 %	1.22%	2.71%	4.58%	1.40%	1.99%	1.52%	1.28%	1.40%
75% or more	0.29%	1.16%	1.14%	0.77%	0.88%	0.40%	0.74%	0.34%
<b>Union presence</b>								
No union employees	0.28%	1.10%	0.91%	0.57%	0.79%	0.47%	0.57%	0.37%
Has union employees	0.60%	3.61%	5.87%	3.75%	2.07%	0.64%	3.08%	0.59%
Unknown	0.76%	8.89%	11.86%	6.73%	4.12%	0.63%	4.53%	0.70%
<b>Percent low wage employees</b>								
50% or more low wage	0.68%	2.23%	3.46%	1.84%	1.45%	0.67%	1.68%	0.71%
Less than 50% low wage	0.28%	1.22%	0.97%	0.76%	0.90%	0.35%	0.67%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* 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(2006) 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, 2006**

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	21.9%	65.1%	49.4%	34.7%	20.0%	7.7%	50.6%	13.5%
Industry group **								
Agric., fish., forest.	49.6%	.	.	.	.	.	65.3%	34.7%*
Mining and manufacturing	18.2%	54.0%	47.4%	25.9%	18.5%	10.1%	39.4%	14.1%
Construction	42.5%	69.7%	45.3%	46.7%	29.8%	13.9%	54.7%	30.3%
Utilities and transp.	19.0%	55.1%	34.5%*	36.5%	21.5%	12.5%	39.7%	15.3%
Wholesale trade	25.6%	70.1%	50.7%	44.0%	9.5%	7.6%	55.3%	11.1%
Fin. svcs. and real estate	15.0%	61.0%	56.1%	35.7%	18.8%	4.1%	54.4%	8.1%
Retail trade	13.2%	64.4%	43.4%	22.2%	15.1%*	3.6%*	44.8%	6.3%
Professional services	25.7%	68.7%	52.6%	38.2%	21.6%	11.2%	54.4%	17.4%
Other services	21.6%	60.1%	50.0%	30.4%	20.4%	4.0%	47.9%	11.9%
Ownership								
For profit, incorporated	20.3%	64.3%	46.8%	35.0%	16.9%	6.6%	49.1%	11.6%
For profit, unincorporated	26.2%	62.9%	54.8%	25.3%	26.0%	8.5%	53.1%	14.4%
Nonprofit	26.0%	78.3%	65.9%	41.1%	26.0%	12.6%	57.6%	20.9%
Age of firm								
Less than 5 years	39.3%	65.6%	42.9%	26.2%	14.8%	7.3%*	51.3%	17.1%
5-9 years	36.9%	62.0%	47.8%	30.9%	19.8%	11.7%*	51.9%	17.9%
10-19 years	34.9%	66.2%	45.4%	36.5%	17.8%	13.3%*	51.7%	20.8%
20 or more years	23.2%	65.4%	52.4%	35.0%	20.8%	8.6%	49.6%	15.7%
Unknown	6.9%	64.8%	49.2%*	43.1%	15.9%	6.1%	56.2%	6.6%
Multi/single status								
2 or more locations	11.2%	56.3%	43.6%	35.9%	17.1%	7.6%	39.1%	10.5%
1 location only	40.6%	65.2%	49.8%	34.4%	24.7%	9.1%	51.4%	25.6%
Percent full-time employees								
Less than 25%	22.1%	77.9%	62.4%	35.4%	24.1%	4.2%	62.1%	13.8%
25-49 %	21.8%	65.6%	41.8%	35.9%	14.9%*	11.4%*	46.7%	14.3%
50-74 %	21.9%	65.1%	43.1%	26.1%	24.3%	7.1%	49.3%	12.6%
75% or more	21.9%	64.8%	50.3%	35.6%	19.6%	7.6%	50.7%	13.6%
Union presence								
No union employees	24.2%	65.0%	49.1%	33.4%	18.8%	5.5%	50.4%	13.3%
Has union employees	19.7%	62.7%	59.3%	53.0%	25.9%	13.9%	56.3%	17.8%
Unknown	9.0%	73.6%	36.4%*	41.1%	33.2%	6.3%	49.2%	7.9%
Percent low wage employees								
50% or more low wage	15.1%	62.6%	53.7%	26.2%	15.8%	4.0%	48.6%	8.7%
Less than 50% low wage	23.4%	65.4%	48.8%	36.5%	20.9%	8.6%	50.9%	14.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4.a(2006) 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, 2006**

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	0.94%	2.05%	2.60%	1.92%	1.99%	0.47%	1.67%	0.89%
Industry group **								
Agric., fish., forest.	7.47%	.	.	.	.	.	7.04%	11.06%*
Mining and manufacturing	1.28%	6.54%	5.97%	5.64%	1.74%	1.28%	3.79%	1.15%
Construction	3.31%	3.40%	4.32%	5.07%	6.09%	3.75%	3.43%	4.03%
Utilities and transp.	1.56%	9.24%	10.69%*	9.46%	6.21%	2.07%	6.95%	1.63%
Wholesale trade	1.90%	3.97%	3.99%	5.19%	2.39%	2.05%	2.57%	1.35%
Fin. svcs. and real estate	1.17%	6.00%	8.38%	6.22%	4.15%	0.67%	4.80%	0.87%
Retail trade	1.44%	3.92%	3.63%	3.95%	5.00%*	1.09%*	2.93%	1.28%
Professional services	1.72%	2.55%	2.67%	3.81%	2.90%	1.42%	2.24%	1.90%
Other services	1.68%	3.05%	5.24%	4.14%	4.29%	1.16%	2.38%	1.82%
Ownership								
For profit, incorporated	0.81%	2.29%	2.66%	2.02%	1.48%	0.30%	1.83%	0.56%
For profit, unincorporated	1.69%	2.46%	5.76%	2.98%	5.38%	1.61%	2.78%	2.33%
Nonprofit	2.17%	3.69%	6.17%	4.69%	4.22%	2.33%	2.85%	2.64%
Age of firm								
Less than 5 years	3.30%	5.17%	7.24%	6.53%	4.18%	4.48%*	3.59%	4.82%
5-9 years	2.85%	2.58%	5.22%	3.96%	5.57%	5.13%*	3.50%	3.32%
10-19 years	3.44%	3.64%	2.35%	4.65%	4.75%	4.30%*	2.01%	4.37%
20 or more years	1.01%	2.94%	3.55%	1.74%	1.94%	0.54%	1.89%	1.05%
Unknown	0.68%	9.51%	15.92%*	11.65%	2.77%	0.67%	8.67%	0.73%
Multi/single status								
2 or more locations	0.60%	9.94%	5.10%	3.25%	1.72%	0.43%	3.54%	0.62%
1 location only	1.79%	2.13%	2.63%	2.02%	3.16%	2.58%	1.80%	2.52%
Percent full-time employees								
Less than 25%	4.00%	3.58%	8.52%	8.88%	5.53%	1.10%	4.41%	3.86%
25-49 %	3.31%	4.60%	8.27%	8.43%	5.71%*	4.64%*	4.00%	4.14%
50-74 %	1.55%	2.81%	2.47%	3.66%	3.69%	1.22%	2.09%	1.53%
75% or more	0.96%	2.14%	2.69%	2.24%	2.13%	0.40%	1.74%	0.90%
Union presence								
No union employees	0.97%	2.09%	2.37%	1.82%	2.00%	0.46%	1.54%	0.95%
Has union employees	1.93%	8.13%	11.74%	7.79%	3.89%	1.79%	7.17%	1.74%
Unknown	1.42%	14.73%	12.87%*	11.65%	6.47%	1.10%	9.19%	1.35%
Percent low wage employees								
50% or more low wage	0.74%	2.49%	3.25%	5.02%	2.11%	0.63%	1.89%	1.00%
Less than 50% low wage	1.06%	2.35%	2.86%	1.49%	2.18%	0.63%	1.91%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	11,381	11,245	11,107	10,945	11,181	11,569	11,095	11,438
Industry group **								
Agric., fish., forest.	9,820	.	.	.	.	.	9,898	9,788
Mining and manufacturing	10,621	11,378	10,381	10,401	10,098	10,875	10,388	10,646
Construction	10,310	9,928	10,435	10,399	10,399	10,253	10,289	10,333
Utilities and transp.	11,529	11,557	11,729	10,872	10,623	11,715	11,522	11,529
Wholesale trade	11,114	10,549	10,475	10,798	10,578	11,660	10,800	11,212
Fin. svs. and real estate	12,080	11,917	11,963	11,952	12,664	11,984	11,799	12,119
Retail trade	10,106	10,666	10,562	10,275	9,315	10,166	10,540	10,036
Professional services	12,238	12,006	11,510	11,600	11,985	12,502	11,712	12,330
Other services	11,436	11,333	11,625	11,269	12,349	11,095	11,447	11,433
Ownership								
For profit, incorporated	11,163	11,200	10,887	10,800	10,968	11,317	10,977	11,202
For profit, unincorporated	11,405	11,231	11,479	10,935	10,895	11,744	11,251	11,450
Nonprofit	12,592	11,800	12,839	11,885	12,281	12,861	11,974	12,658
Age of firm								
Less than 5 years	10,778	10,388	11,198	10,411	10,275	11,940	10,458	11,213
5-9 years	11,144	11,085	10,772	10,946	11,836	10,597	11,024	11,257
10-19 years	11,414	11,469	11,502	11,059	11,410	11,726	11,351	11,460
20 or more years	11,266	11,368	11,016	10,965	11,070	11,466	11,093	11,301
Unknown	11,679	12,002	7,239	9,960	11,932	11,680	11,251	11,680
Multi/single status								
2 or more locations	11,469	13,490	11,955	11,042	11,177	11,542	11,350	11,471
1 location only	11,164	11,228	11,046	10,919	11,188	12,427	11,075	11,265
Percent full-time employees								
Less than 25%	11,287	10,254	11,406	11,949	10,155	12,127	10,884	11,396
25-49 %	11,537	10,696	11,353	11,030	10,985	11,732	11,253	11,585
50-74 %	11,288	11,859	11,770	11,396	11,557	11,054	11,837	11,174
75% or more	11,386	11,206	11,032	10,898	11,169	11,604	11,022	11,458
Union presence								
No union employees	11,249	11,369	11,048	10,841	11,051	11,490	11,083	11,299
Has union employees	11,627	9,676	11,783	11,579	11,547	11,677	11,304	11,645
Unknown	11,656	8,675	11,729	11,711	12,871	11,625	10,743	11,673
Percent low wage employees								
50% or more low wage	10,397	10,875	11,773	10,437	9,625	10,520	10,880	10,339
Less than 50% low wage	11,526	11,284	11,055	10,994	11,404	11,747	11,114	11,613

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	32.33	190.19	230.13	219.83	110.93	59.60	115.51	37.45
Industry group **								
Agric., fish., forest.	742.52	.	.	.	.	.	419.82	1,442.79
Mining and manufacturing	102.04	698.51	327.71	378.39	218.49	109.53	243.11	96.85
Construction	195.33	217.48	311.95	298.77	815.77	467.70	202.26	359.48
Utilities and transp.	198.95	923.02	1,118.97	1,123.13	763.33	153.15	961.68	183.83
Wholesale trade	69.77	594.68	514.65	480.55	240.60	219.09	281.10	107.52
Fin. svcs. and real estate	169.18	387.08	668.34	311.08	333.34	219.47	298.06	186.36
Retail trade	131.81	347.02	561.63	432.78	503.02	167.60	263.40	133.84
Professional services	120.63	212.90	265.50	208.01	221.07	172.57	176.36	125.82
Other services	224.08	191.68	628.93	467.56	432.37	370.73	384.42	211.19
Ownership								
For profit, incorporated	37.97	238.72	299.73	226.48	122.73	63.44	147.94	44.58
For profit, unincorporated	107.77	251.33	350.67	389.35	283.21	194.32	190.09	143.87
Nonprofit	189.76	397.49	427.44	347.03	277.66	335.71	358.51	200.10
Age of firm								
Less than 5 years	318.00	600.24	572.05	571.03	1,450.57	1,262.67	408.62	820.83
5-9 years	206.89	303.24	412.71	378.14	481.04	541.78	167.99	363.29
10-19 years	225.77	434.00	652.88	183.34	522.93	193.93	307.07	269.44
20 or more years	97.20	239.97	149.64	255.70	125.82	150.57	112.72	116.87
Unknown	122.41	1,909.85	1,891.50	773.47	581.15	118.72	668.00	121.82
Multi/single status								
2 or more locations	48.81	1,246.92	511.06	326.60	126.62	62.12	394.86	55.59
1 location only	136.67	188.46	241.06	204.68	316.96	495.54	116.80	168.68
Percent full-time employees								
Less than 25%	533.10	508.06	1,533.04	593.91	651.40	761.38	665.69	617.50
25-49 %	455.15	693.62	539.53	486.49	654.64	576.09	271.07	536.13
50-74 %	216.80	470.79	583.91	655.94	224.67	332.80	295.37	263.33
75% or more	33.08	225.19	236.78	233.46	118.45	35.83	109.74	31.90
Union presence								
No union employees	46.47	193.34	259.11	214.76	169.27	53.95	129.33	54.26
Has union employees	134.73	667.29	547.66	641.03	319.48	194.72	464.92	141.17
Unknown	156.99	922.71	2,817.59	1,538.68	931.18	170.84	752.65	162.51
Percent low wage employees								
50% or more low wage	155.55	545.36	1,047.47	217.19	351.86	145.88	493.73	145.16
Less than 50% low wage	46.51	187.83	177.79	230.03	121.49	79.49	121.70	51.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	11,348	11,243	11,043	11,108	10,446	11,794	11,099	11,412
Industry group **								
Agric., fish., forest.	9,884	.	.	.	.	.	9,600	10,494
Mining and manufacturing	10,596	10,366	10,511	10,456	9,450	11,421	10,251	10,669
Construction	10,532	11,134	11,392	10,888	8,908	10,561	11,200	9,637
Utilities and transp.	11,700	8,887	12,013	13,011	9,348	11,924	11,336	11,776
Wholesale trade	10,763	11,170	10,643	10,102	9,653	11,768	10,725	10,781
Fin. svcs. and real estate	12,092	12,520	13,830	12,939	12,493	11,894	12,757	12,029
Retail trade	9,767	11,041	10,515	10,433	8,363	9,826	10,739	9,392
Professional services	11,911	11,234	11,047	10,984	11,492	12,222	10,997	12,037
Other services	11,436	11,283	10,350	12,605	11,256	11,221	11,694	11,315
Ownership								
For profit, incorporated	11,101	11,337	11,051	10,993	10,033	11,540	11,141	11,089
For profit, unincorporated	11,279	11,080	11,063	10,369	9,533	12,204	10,798	11,475
Nonprofit	12,320	10,579	10,853	12,793	12,260	12,355	11,222	12,404
Age of firm								
Less than 5 years	10,638	10,975	11,631	10,557	9,109	15,756	10,655	10,614
5-9 years	10,717	10,923	10,214	11,349	9,996	10,782	11,271	10,041
10-19 years	11,381	12,139	11,216	10,997	11,147	11,768	11,289	11,453
20 or more years	11,342	10,891	11,026	11,122	10,489	11,886	11,015	11,423
Unknown	11,553	13,941	.	15,191	9,464	11,662	15,896	11,532
Multi/single status								
2 or more locations	11,503	14,126	10,701	11,113	10,197	11,801	11,306	11,506
1 location only	11,058	11,204	11,060	11,107	10,751	11,646	11,087	11,022
Percent full-time employees								
Less than 25%	10,024	9,382	9,055	12,781	8,256	11,271	10,820	9,713
25-49 %	12,638	11,091	10,606	12,006	8,717	13,847	11,153	13,022
50-74 %	11,472	11,990	10,677	11,382	11,557	11,419	11,472	11,472
75% or more	11,308	11,179	11,120	11,055	10,380	11,747	11,070	11,369
Union presence								
No union employees	11,153	11,355	11,041	10,993	10,519	11,563	11,116	11,167
Has union employees	11,843	9,910	11,311	11,945	10,035	12,230	10,990	11,884
Unknown	11,618	7,362	9,938 *	11,769	11,005	11,693	10,078	11,659
Percent low wage employees								
50% or more low wage	10,220	9,992	12,156	10,658	9,371	10,378	11,093	10,052
Less than 50% low wage	11,473	11,372	10,936	11,145	10,612	11,945	11,099	11,572

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	88.41	315.45	308.60	329.92	203.49	146.27	165.56	102.05
Industry group **								
Agric., fish., forest.	1,898.66	.	.	.	.	.	1,997.09	2,747.37
Mining and manufacturing	176.32	1,339.47	527.32	384.74	381.18	187.19	357.05	178.42
Construction	279.97	314.29	901.24	596.80	409.27	1,348.62	417.09	386.41
Utilities and transp.	446.99	1,736.49	2,563.60	2,112.51	1,383.03	405.07	1,368.27	397.58
Wholesale trade	203.06	558.17	800.34	396.49	513.25	273.84	311.14	291.64
Fin. svcs. and real estate	251.48	661.00	1,373.33	840.15	813.96	206.43	566.15	241.47
Retail trade	279.49	1,279.45	406.46	453.23	775.36	323.16	336.93	298.12
Professional services	195.15	436.45	512.97	404.15	273.65	269.86	250.03	201.62
Other services	331.48	661.95	426.79	1,034.47	328.96	440.11	625.27	341.88
Ownership								
For profit, incorporated	81.83	357.15	330.79	328.10	240.47	103.87	229.58	87.40
For profit, unincorporated	198.37	693.02	755.11	437.20	302.61	256.67	503.78	133.51
Nonprofit	319.06	1,410.63	576.72	904.80	369.78	415.45	398.48	348.63
Age of firm								
Less than 5 years	470.69	1,305.63	995.86	1,686.79	1,538.73	3,432.83	599.31	538.44
5-9 years	425.96	546.39	748.36	727.49	892.19	1,286.30	479.77	522.33
10-19 years	357.42	585.95	509.68	479.41	843.52	559.38	228.50	554.85
20 or more years	161.37	437.96	304.24	338.61	235.90	322.06	217.58	202.25
Unknown	226.04	3,368.35	.	4,315.40	833.74	189.47	3,879.51	216.37
Multi/single status								
2 or more locations	119.39	3,536.96	1,158.85	255.57	236.55	150.88	868.59	128.53
1 location only	139.35	328.10	337.24	384.70	372.41	582.29	184.93	187.34
Percent full-time employees								
Less than 25%	751.09	1,509.45	2,300.82	582.67	1,793.99	1,844.65	926.11	936.81
25-49 %	692.14	1,419.75	1,719.99	2,497.51	1,137.14	1,015.59	626.85	892.06
50-74 %	304.77	781.67	593.34	558.35	500.40	634.02	480.89	469.72
75% or more	57.65	401.95	310.04	334.83	208.77	116.60	192.43	80.35
Union presence								
No union employees	84.69	293.56	306.35	312.03	229.03	176.58	175.39	106.18
Has union employees	324.60	1,859.82	1,811.38	655.49	504.96	353.50	722.75	327.73
Unknown	178.38	1,667.77	2,990.35 *	3,482.54	1,362.60	161.06	2,141.68	155.38
Percent low wage employees								
50% or more low wage	239.20	1,187.18	1,136.20	512.32	448.32	177.73	695.47	215.53
Less than 50% low wage	90.34	353.19	335.21	332.37	211.77	169.01	208.18	110.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	11,440	11,301	11,346	10,862	11,435	11,550	11,147	11,489
Industry group **								
Agric., fish., forest.	9,766	.	.	.	.	.	9,909	9,733
Mining and manufacturing	10,588	11,752	10,276	10,176	10,256	10,761	10,198	10,618
Construction	10,207	9,339	10,040	10,436	10,652	10,122	9,907	10,504
Utilities and transp.	11,725	12,289	11,769	10,386	12,111	11,755	12,005	11,702
Wholesale trade	11,209	10,030	10,513	10,935	10,820	11,664	10,847	11,301
Fin. svcs. and real estate	12,213	11,967	12,044	12,106	12,824	12,106	11,878	12,258
Retail trade	10,304	10,561	11,026	10,247	9,639	10,362	10,472	10,287
Professional services	12,410	12,325	11,976	11,684	12,179	12,648	12,007	12,476
Other services	11,488	11,621	12,627	10,412	12,782	11,089	11,542	11,475
Ownership								
For profit, incorporated	11,227	11,105	10,996	10,702	11,329	11,303	10,916	11,279
For profit, unincorporated	11,494	11,745	11,745	11,127	11,096	11,666	11,641	11,461
Nonprofit	12,789	12,187	13,791	11,535	12,253	13,232	12,405	12,832
Age of firm								
Less than 5 years	10,845	9,872	11,317	9,789	11,856	11,698	10,237	11,554
5-9 years	11,362	11,355	11,458	10,782	12,112	10,524	11,209	11,483
10-19 years	11,532	11,283	11,911	11,087	11,685	11,766	11,515	11,543
20 or more years	11,264	11,556	11,113	10,896	11,246	11,348	11,100	11,293
Unknown	11,763	11,546	9,345	9,189	12,961	11,743	10,092	11,766
Multi/single status								
2 or more locations	11,505	12,505	12,532	11,004	11,509	11,516	11,273	11,509
1 location only	11,253	11,294	11,245	10,819	11,318	12,772	11,135	11,372
Percent full-time employees								
Less than 25%	11,662	10,323	14,543	10,873	11,101	12,206	10,763	11,852
25-49 %	11,277	11,261	12,638	10,206	11,657	11,280	11,324	11,271
50-74 %	11,303	11,715	13,108	11,237	11,777	10,977	12,240	11,141
75% or more	11,455	11,280	11,119	10,847	11,411	11,605	11,046	11,522
Union presence								
No union employees	11,352	11,443	11,266	10,746	11,283	11,540	11,116	11,410
Has union employees	11,544	9,514	11,985	11,499	11,841	11,506	11,447	11,550
Unknown	11,690	9,161	12,137	11,695	13,353	11,635	11,230	11,697
Percent low wage employees								
50% or more low wage	10,537	11,625	12,429	10,184	9,577	10,702	11,050	10,491
Less than 50% low wage	11,583	11,272	11,266	10,930	11,700	11,708	11,155	11,659

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	35.69	212.76	257.42	236.26	182.48	69.16	144.01	46.57
Industry group **								
Agric., fish., forest.	904.62	.	.	.	.	.	715.88	1,444.22
Mining and manufacturing	113.46	1,020.43	503.13	418.87	314.10	97.87	232.84	118.89
Construction	251.71	291.98	362.11	293.71	940.57	482.90	236.71	429.73
Utilities and transp.	192.14	2,388.56	967.24	1,774.88	645.44	194.44	848.80	211.62
Wholesale trade	102.84	806.48	642.69	606.40	306.27	272.15	437.03	131.67
Fin. svcs. and real estate	202.30	451.17	792.13	694.38	326.61	311.75	351.86	226.97
Retail trade	155.35	521.67	770.31	626.78	520.15	176.30	440.06	151.07
Professional services	138.95	155.30	434.99	285.34	261.39	190.16	290.53	136.77
Other services	292.44	260.16	741.46	519.35	467.45	450.37	479.97	292.17
Ownership								
For profit, incorporated	44.36	298.70	377.84	248.21	201.16	77.53	172.71	53.45
For profit, unincorporated	161.51	296.17	451.27	549.29	472.63	272.02	300.30	191.97
Nonprofit	236.91	423.96	362.38	441.66	365.46	366.57	418.25	245.13
Age of firm								
Less than 5 years	357.19	764.58	533.36	600.01	1,471.22	1,425.12	333.79	959.04
5-9 years	236.31	543.46	483.30	417.59	581.09	568.50	287.53	378.02
10-19 years	238.74	523.68	871.92	341.58	492.04	209.63	469.30	217.49
20 or more years	94.88	174.03	218.25	279.74	211.30	129.71	179.11	126.66
Unknown	115.04	2,456.17	2,613.89	395.04	819.22	108.04	1,141.67	115.02
Multi/single status								
2 or more locations	62.08	1,834.10	444.08	431.81	181.99	71.96	441.05	66.89
1 location only	170.04	212.25	269.93	217.82	417.27	666.66	160.36	211.86
Percent full-time employees								
Less than 25%	546.28	637.28	2,829.84	1,767.44	786.88	763.15	653.21	567.01
25-49 %	388.57	1,084.28	881.37	550.75	692.84	503.94	370.19	447.16
50-74 %	257.51	506.30	698.64	782.16	350.17	317.20	375.01	270.32
75% or more	43.75	262.34	282.03	262.48	190.48	62.53	145.00	51.57
Union presence								
No union employees	49.54	218.49	286.88	217.41	238.55	74.80	154.99	59.70
Has union employees	150.45	787.82	701.88	828.83	526.64	207.82	627.80	171.75
Unknown	188.30	2,266.55	3,399.35	1,419.98	961.66	205.73	747.15	192.85
Percent low wage employees								
50% or more low wage	183.07	588.50	1,202.05	243.37	520.67	141.42	628.33	166.12
Less than 50% low wage	53.95	228.53	193.12	249.90	186.72	95.06	147.44	69.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	10,734	11,011	9,896	11,004	11,043	10,590	10,793	10,705
Industry group **								
Agric., fish., forest.	10,528	.	.	.	.	.	10,482	10,800*
Mining and manufacturing	11,204	11,962	10,645	11,844	10,501	11,353	11,817	11,050
Construction	10,432	9,981	11,918	8,275	12,856	11,019	9,847	10,834
Utilities and transp.	8,528	11,998	9,264	9,092	6,950	9,709	9,426	8,331
Wholesale trade	11,401	11,936	9,351	13,380	11,853	11,013	10,726	11,821
Fin. svcs. and real estate	10,239	10,930	8,702	9,424	10,597	10,341	10,292	10,213
Retail trade	8,525	10,020	8,334	9,827	11,177	7,025	10,228	7,761
Professional services	11,824	11,936	10,371	12,743	11,835	12,101	11,564	11,988
Other services	10,739	10,183	9,009	11,409	12,807	10,607	10,017	11,284
Ownership								
For profit, incorporated	10,554	11,405	9,833	10,823	10,347	10,506	10,870	10,405
For profit, unincorporated	10,726	10,153	10,467	12,181	11,530	10,678	10,472	11,066
Nonprofit	11,873	11,458	9,438	12,659	12,514	11,263	10,933	12,096
Age of firm								
Less than 5 years	10,810	10,942	10,482	12,380	7,659	10,408	10,749	10,960
5-9 years	10,624	10,471	8,674	10,950	13,064	11,147	9,699	12,351
10-19 years	10,347	10,921	10,049	10,982	9,097	10,353	10,550	9,911
20 or more years	10,952	11,334	10,220	10,871	11,039	10,965	11,289	10,821
Unknown	10,192	8,100	5,789*	12,978	14,359	10,094	7,229	10,246
Multi/single status								
2 or more locations	10,638	15,042	9,951	11,196	10,709	10,574	11,995	10,581
1 location only	10,847	10,987	9,893	10,965	11,616	11,640	10,709	11,142
Percent full-time employees								
Less than 25%	11,741	10,912	9,881	12,585	10,320*	13,365	11,656	11,791
25-49 %	10,724	8,889	10,174	14,970	13,046	10,278	11,251	10,594
50-74 %	10,185	12,314	7,813	12,598	9,455	9,709	10,851	9,519
75% or more	10,770	10,945	10,247	10,674	11,145	10,654	10,748	10,780
Union presence								
No union employees	10,457	11,086	9,898	11,018	10,440	9,985	10,826	10,187
Has union employees	11,859	10,362	9,883	10,893	13,622	11,438	10,506	11,975
Unknown	11,114	8,796	9,600*	.	13,050	11,134	8,886	11,210
Percent low wage employees								
50% or more low wage	9,079	10,140	6,443	11,791	11,792	7,702	9,791	8,818
Less than 50% low wage	10,994	11,171	10,129	10,920	10,969	11,280	10,915	11,036

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	239.44	483.37	437.04	459.32	489.70	490.51	364.44	301.18
Industry group **								
Agric., fish., forest.	412.67	.	.	.	.	.	475.54	3,415.26 *
Mining and manufacturing	500.79	1,889.83	1,563.65	2,288.83	623.85	738.12	1,095.45	488.35
Construction	806.98	2,796.34	2,071.40	729.80	823.19	2,123.81	884.60	786.35
Utilities and transp.	1,041.16	3,100.78	2,356.56	2,317.04	1,784.57	1,228.32	1,355.58	1,029.00
Wholesale trade	727.83	1,195.59	1,598.41	2,705.69	2,096.44	839.41	866.68	729.56
Fin. svcs. and real estate	368.93	1,097.80	1,652.07	1,275.24	899.89	721.57	597.09	567.35
Retail trade	346.47	638.54	743.77	1,530.00	1,465.63	554.22	539.39	648.73
Professional services	321.21	865.05	689.93	700.26	404.16	656.67	553.31	364.23
Other services	285.30	643.17	1,495.45	820.68	2,697.23	573.38	392.33	401.31
Ownership								
For profit, incorporated	262.25	358.31	724.10	622.37	669.37	387.85	361.71	321.74
For profit, unincorporated	635.29	996.12	1,305.66	1,418.21	1,386.97	890.13	830.41	612.89
Nonprofit	401.08	1,048.13	575.92	1,094.63	470.66	1,100.94	720.37	490.16
Age of firm								
Less than 5 years	1,097.69	1,280.65	2,201.72	2,779.43	2,170.26	3,104.82	1,060.32	2,373.60
5-9 years	619.51	753.85	1,745.61	1,755.39	3,448.65	2,651.24	455.68	957.66
10-19 years	556.18	483.02	924.34	1,885.54	1,755.45	1,831.40	571.69	962.53
20 or more years	306.35	580.23	494.79	719.92	458.70	709.12	421.73	385.69
Unknown	439.45	2,274.65	1,743.20 *	3,884.27	3,448.42	550.41	1,654.66	515.20
Multi/single status								
2 or more locations	341.66	3,514.05	1,590.25	945.33	729.54	492.24	1,293.55	367.53
1 location only	342.95	470.72	445.02	515.51	286.83	3,047.89	399.91	441.64
Percent full-time employees								
Less than 25%	1,113.43	1,172.31	2,946.28	2,717.88	3,263.47 *	3,686.21	1,167.01	2,700.55
25-49 %	1,062.55	1,173.01	855.30	2,823.67	2,923.16	1,720.48	1,040.02	1,515.08
50-74 %	650.14	1,234.88	1,996.38	965.99	1,263.24	1,710.97	1,024.18	789.11
75% or more	255.78	450.71	482.98	640.48	430.22	510.40	361.56	332.09
Union presence								
No union employees	266.98	516.98	439.41	437.09	472.17	702.53	366.82	370.68
Has union employees	462.39	2,379.06	2,593.91	2,701.22	626.02	392.85	1,364.00	488.01
Unknown	317.84	2,312.70	3,035.79 *	.	3,440.08	497.29	2,334.49	259.85
Percent low wage employees								
50% or more low wage	440.51	990.36	1,339.52	785.49	1,042.51	765.33	662.40	634.13
Less than 50% low wage	260.74	474.10	456.75	516.39	472.75	542.81	385.94	325.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	2,890	2,597	3,137	3,545	3,346	2,617	3,101	2,848
Industry group **								
Agric., fish., forest.	1,230	.	.	.	.	.	1,552	1,099*
Mining and manufacturing	2,376	2,293	2,748	3,426	2,440	2,145	3,159	2,293
Construction	2,730	1,672	3,196	2,452	3,325	3,090	2,542	2,927
Utilities and transp.	2,237	1,588*	3,012	3,016	2,835	2,050	3,125	2,141
Wholesale trade	2,796	2,111	3,049	3,406	3,149	2,473	3,042	2,720
Fin. svcs. and real estate	2,903	3,444	2,345	3,742	2,758	2,854	3,046	2,884
Retail trade	3,299	2,139	3,345	4,673	4,011	3,039	3,382	3,285
Professional services	3,034	2,854	3,671	4,155	3,960	2,518	3,432	2,964
Other services	3,711	2,878	3,010	3,545	4,792	3,560	3,203	3,867
Ownership								
For profit, incorporated	2,898	2,473	3,293	3,456	3,363	2,646	3,124	2,852
For profit, unincorporated	2,982	3,150	3,066	4,056	2,817	2,784	3,292	2,890
Nonprofit	2,766	2,071	1,584	3,666	3,653	2,338	2,494	2,795
Age of firm								
Less than 5 years	3,982	3,352	3,215	4,850	3,715	5,147	3,406	4,765
5-9 years	3,552	3,239	3,097	3,452	4,769	2,291	3,207	3,878
10-19 years	3,540	2,627	3,600	3,643	4,601	2,603	3,227	3,772
20 or more years	2,773	2,208	2,941	3,495	3,049	2,473	2,996	2,728
Unknown	2,745	3,183	3,002	1,213*	3,071	2,741	2,466	2,746
Multi/single status								
2 or more locations	2,717	1,956*	2,823	3,271	3,147	2,605	3,066	2,711
1 location only	3,316	2,602	3,160	3,617	3,644	3,006	3,104	3,559
Percent full-time employees								
Less than 25%	3,812	1,471*	2,364*	4,409	5,518	3,438	2,405	4,191
25-49 %	2,850	1,920	2,260	5,206	3,116	2,661	3,257	2,782
50-74 %	3,143	2,933	2,695	3,918	4,106	2,767	2,956	3,181
75% or more	2,856	2,603	3,216	3,471	3,242	2,593	3,122	2,803
Union presence								
No union employees	3,165	2,724	3,305	3,804	3,577	2,808	3,258	3,138
Has union employees	2,082	556*	1,169*	1,773	2,337	2,102	1,186	2,133
Unknown	2,848	1,582*	1,598*	3,399	3,115	2,845	2,581*	2,853
Percent low wage employees								
50% or more low wage	3,089	2,366	3,392	4,101	3,486	2,889	3,431	3,049
Less than 50% low wage	2,861	2,621	3,117	3,491	3,326	2,571	3,072	2,816

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	33.93	218.26	145.72	138.82	113.43	28.11	110.11	27.83
Industry group **								
Agric., fish., forest.	321.21	.	.	.	.	.	398.92	332.82 *
Mining and manufacturing	43.02	288.14	306.33	121.00	120.38	51.06	185.60	50.11
Construction	175.31	225.71	353.87	265.02	431.25	383.59	204.38	227.79
Utilities and transp.	131.14	508.62 *	732.68	681.01	261.76	80.45	451.91	88.96
Wholesale trade	157.43	258.23	502.34	502.74	244.54	159.23	320.88	132.14
Fin. svcs. and real estate	96.72	511.55	455.77	411.33	193.30	111.14	290.62	105.85
Retail trade	118.73	323.72	371.23	539.45	311.02	111.50	210.66	115.11
Professional services	80.78	289.58	272.77	210.37	276.97	74.88	206.20	90.81
Other services	132.53	628.35	314.68	370.13	544.59	131.82	259.17	147.10
Ownership								
For profit, incorporated	43.18	218.95	182.21	163.84	101.64	24.58	125.27	30.76
For profit, unincorporated	103.92	354.27	324.84	393.70	319.83	190.59	203.12	142.36
Nonprofit	101.20	461.47	290.71	544.55	291.80	63.39	235.87	114.71
Age of firm								
Less than 5 years	275.45	485.60	401.89	505.49	406.40	1,046.90	312.12	620.70
5-9 years	330.82	391.38	419.04	372.32	948.71	218.86	207.64	565.88
10-19 years	191.26	257.88	399.40	163.85	363.70	139.40	233.90	220.13
20 or more years	41.81	228.87	198.00	164.66	126.52	53.28	160.79	50.32
Unknown	45.02	806.46	881.85	794.66 *	316.36	42.13	523.50	44.76
Multi/single status								
2 or more locations	36.94	763.34 *	329.63	186.75	108.14	26.40	262.21	36.15
1 location only	87.83	219.68	153.19	166.39	172.84	263.01	113.93	123.66
Percent full-time employees								
Less than 25%	301.49	673.71 *	778.91 *	842.78	893.32	356.12	469.46	386.71
25-49 %	171.02	505.51	349.97	441.24	421.65	187.01	336.98	148.28
50-74 %	137.46	310.71	466.66	742.34	371.09	178.18	236.79	152.72
75% or more	27.78	223.73	152.88	161.76	104.69	26.15	98.13	23.82
Union presence								
No union employees	47.64	234.34	142.03	132.51	145.09	56.14	115.21	49.98
Has union employees	59.22	205.13 *	719.60 *	418.47	235.81	78.13	249.81	68.38
Unknown	52.07	808.07 *	1,204.00 *	964.10	399.95	57.80	1,000.88 *	56.96
Percent low wage employees								
50% or more low wage	102.75	326.68	455.83	313.64	420.71	85.46	162.90	113.67
Less than 50% low wage	40.00	237.30	157.80	144.87	112.73	27.21	119.30	30.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

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

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.2.a(2006) 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, 2006**

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	3,062	2,541	3,368	4,091	3,647	2,595	3,320	2,996
Industry group **								
Agric., fish., forest.	409*	.	.	.	.	.	499*	217*
Mining and manufacturing	2,717	3,148	2,782	4,427	2,487	2,100	3,561	2,541
Construction	2,921	2,392	3,310	2,648	3,195	3,712*	2,891	2,961
Utilities and transp.	2,400	2,155	2,482*	3,856	3,418	2,044	3,182	2,239
Wholesale trade	3,140	1,880	3,878	3,229	3,428	2,844	3,246	3,090
Fin. svcs. and real estate	3,196	3,189	3,785	6,072	3,698	2,926	3,568	3,161
Retail trade	4,043	2,160*	3,832	5,181	4,369	3,918	3,821	4,128
Professional services	2,840	2,198	4,009	4,316	4,206	2,293	3,367	2,767
Other services	3,792	3,236	2,505	4,661	4,444	3,344	3,514	3,922
Ownership								
For profit, incorporated	3,148	2,452	3,486	4,083	3,586	2,715	3,452	3,059
For profit, unincorporated	2,862	2,859	2,988	3,569	3,032	2,558	2,752	2,906
Nonprofit	2,839	2,217	1,838	4,729	4,088	2,271	2,907	2,834
Age of firm								
Less than 5 years	4,022	2,872	2,637*	5,447	3,987	4,860	3,409	4,853
5-9 years	3,939	4,107	3,525	5,195	3,484	2,490	4,239	3,572
10-19 years	3,900	2,801	3,184	4,380	5,294	2,548	3,225	4,437
20 or more years	2,972	1,750	3,510	3,845	3,382	2,538	3,192	2,918
Unknown	2,649	2,068*	.	12*	2,482	2,670	1,290*	2,655
Multi/single status								
2 or more locations	2,719	1,188*	3,425*	3,641	3,163	2,578	3,699	2,702
1 location only	3,704	2,559	3,365	4,184	4,242	2,987	3,298	4,206
Percent full-time employees								
Less than 25%	4,264	2,584*	1,213*	6,688	4,898	3,266*	4,231*	4,276
25-49 %	2,543	2,117*	2,135*	5,344	1,826*	2,543*	3,015	2,421
50-74 %	3,511	3,179*	3,236	4,592	4,719	2,799	3,398	3,535
75% or more	3,018	2,464	3,477	4,006	3,499	2,572	3,307	2,943
Union presence								
No union employees	3,377	2,659	3,398	4,222	3,814	2,902	3,438	3,353
Has union employees	2,092	318*	911*	3,041	2,964	1,869	925*	2,147
Unknown	3,070	1,513*	9,826*	4,371*	2,730	3,048	3,986*	3,045
Percent low wage employees								
50% or more low wage	3,473	2,547*	2,397	4,937	3,735	3,246	3,461	3,475
Less than 50% low wage	3,016	2,541	3,461	4,020	3,633	2,526	3,307	2,939

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

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

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.2.a(2006) 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, 2006**

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	62.89	212.90	264.29	243.26	193.23	60.73	142.68	70.89
Industry group **								
Agric., fish., forest.	618.64 *	.	.	.	.	.	1,152.54 *	299.20 *
Mining and manufacturing	117.18	896.78	622.72	554.87	191.26	142.79	351.50	173.57
Construction	317.87	448.86	772.30	376.80	339.02	1,238.41 *	318.93	448.07
Utilities and transp.	281.94	550.16	865.93 *	844.02	810.77	244.86	664.21	230.50
Wholesale trade	211.51	423.71	822.26	654.16	266.29	317.26	403.05	251.49
Fin. svcs. and real estate	195.94	876.81	606.57	1,166.91	1,051.12	151.06	506.65	208.08
Retail trade	302.80	992.54 *	581.09	663.20	608.35	504.65	636.92	335.44
Professional services	101.27	319.64	534.09	467.39	451.09	122.43	313.81	127.93
Other services	264.57	848.34	402.78	638.04	554.01	186.83	490.22	195.98
Ownership								
For profit, incorporated	69.20	280.20	275.84	176.41	166.37	61.57	143.51	85.73
For profit, unincorporated	165.48	409.13	651.25	828.44	296.18	190.81	336.09	235.54
Nonprofit	145.74	614.70	528.18	753.36	442.29	138.89	355.94	141.12
Age of firm								
Less than 5 years	401.10	749.50	887.69 *	1,142.58	893.68	1,057.64	552.97	826.25
5-9 years	264.14	638.83	594.69	620.40	784.23	345.73	394.34	347.67
10-19 years	258.62	457.84	518.08	686.19	775.91	223.12	304.13	469.56
20 or more years	93.35	288.11	377.81	299.18	185.82	114.16	278.29	89.18
Unknown	69.62	745.99 *	.	3.98 *	518.42	75.70	659.74 *	69.26
Multi/single status								
2 or more locations	66.52	426.87 *	1,159.69 *	333.27	247.67	50.51	451.41	72.14
1 location only	114.83	216.79	234.15	278.76	327.36	335.12	142.98	244.33
Percent full-time employees								
Less than 25%	1,095.21	1,482.29 *	584.38 *	1,431.38	1,387.56	2,365.21 *	1,278.77 *	1,130.33
25-49 %	400.53	857.58 *	1,084.88 *	1,376.40	622.74 *	983.55 *	791.47	440.26
50-74 %	163.12	1,090.16 *	673.57	994.90	683.17	191.22	535.12	138.04
75% or more	55.32	300.70	241.43	252.31	188.68	66.57	147.75	70.70
Union presence								
No union employees	66.16	239.36	262.96	276.27	278.60	54.91	111.70	89.78
Has union employees	129.45	524.26 *	511.45 *	869.32	408.53	113.37	488.73 *	125.24
Unknown	331.17	762.19 *	2,963.82 *	1,491.87 *	702.35	382.90	1,270.65 *	376.47
Percent low wage employees								
50% or more low wage	198.15	1,878.24 *	639.06	498.40	534.41	172.13	306.36	214.91
Less than 50% low wage	65.73	257.61	273.57	263.55	190.67	72.10	166.03	70.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

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

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.D.2.b(2006) 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, 2006**

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	2,834	2,620	3,153	3,266	3,261	2,622	3,034	2,801
Industry group **								
Agric., fish., forest.	1,285*	.	.	.	.	.	1,890	1,140*
Mining and manufacturing	2,277	2,206	3,003	2,721	2,415	2,139	2,933	2,227
Construction	2,786	1,454	3,164	2,534	3,650	2,803	2,459	3,111
Utilities and transp.	2,168	1,481*	3,139	2,736*	2,770	2,035	3,096	2,092
Wholesale trade	2,730	2,380	2,836	3,582	3,053	2,384	3,114	2,632
Fin. svcs. and real estate	2,849	3,501	2,228	3,239	2,560	2,863	3,060	2,821
Retail trade	3,164	2,322	2,998	4,622	3,834	2,956	3,271	3,153
Professional services	3,059	2,942	3,739	3,902	3,911	2,595	3,420	3,000
Other services	3,694	2,755	3,203	2,754	4,881	3,637	3,011	3,856
Ownership								
For profit, incorporated	2,841	2,647	3,366	3,159	3,336	2,626	3,079	2,802
For profit, unincorporated	2,913	2,859	3,011	3,916	2,657	2,855	3,175	2,854
Nonprofit	2,709	1,696*	1,492	3,356	3,465	2,382	2,367	2,748
Age of firm								
Less than 5 years	3,840	2,938	3,766	3,664	3,676	5,133*	3,246	4,533
5-9 years	3,611	2,792	3,483	2,665	5,415	2,231	2,990	4,099
10-19 years	3,438	2,695	3,840	3,425	4,287	2,648	3,315	3,519
20 or more years	2,692	2,455	2,745	3,328	2,925	2,440	2,909	2,653
Unknown	2,776	5,559	3,839*	1,229*	3,404	2,765	3,306	2,775
Multi/single status								
2 or more locations	2,716	2,056*	2,825	3,194	3,154	2,611	2,972	2,712
1 location only	3,176	2,623	3,181	3,288	3,430	3,022	3,039	3,315
Percent full-time employees								
Less than 25%	3,757	1,226*	3,552	1,845*	6,292	3,408	1,503*	4,235
25-49 %	2,895	2,457*	2,094*	4,489	3,554	2,675	3,122	2,867
50-74 %	2,998	2,490	2,494	3,717	3,844	2,770	2,559	3,074
75% or more	2,806	2,694	3,241	3,209	3,166	2,598	3,100	2,758
Union presence								
No union employees	3,092	2,752	3,396	3,556	3,495	2,785	3,211	3,063
Has union employees	2,083	680*	1,272*	1,420	2,216	2,151	1,329	2,128
Unknown	2,833	1,928*	197*	3,135*	3,352	2,827	2,311*	2,841
Percent low wage employees								
50% or more low wage	3,013	1,712	3,964	3,707	3,407	2,867	3,295	2,988
Less than 50% low wage	2,806	2,701	3,093	3,221	3,240	2,577	3,011	2,769

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

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

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.2.b(2006) 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, 2006**

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	42.45	240.51	178.13	170.43	170.17	35.67	110.63	43.58
Industry group **								
Agric., fish., forest.	524.58 *	.	.	.	.	.	341.96	587.75 *
Mining and manufacturing	54.19	420.59	463.17	276.94	164.86	53.20	294.66	49.83
Construction	173.37	272.84	567.24	363.38	480.67	310.43	261.78	265.47
Utilities and transp.	132.65	670.24 *	825.36	1,028.55 *	310.16	89.20	673.74	103.48
Wholesale trade	164.78	358.99	627.87	463.81	309.32	131.67	336.49	131.41
Fin. svcs. and real estate	144.00	541.77	476.78	401.73	313.58	149.79	297.31	151.37
Retail trade	107.08	588.18	763.72	575.78	359.45	96.07	348.60	101.61
Professional services	77.42	249.34	340.57	258.08	326.94	77.17	186.80	83.82
Other services	198.21	659.98	382.30	505.06	723.16	165.65	329.60	205.29
Ownership								
For profit, incorporated	51.76	245.85	221.80	178.48	158.14	34.43	150.52	45.77
For profit, unincorporated	133.81	364.28	462.50	329.07	389.78	209.10	246.07	142.80
Nonprofit	124.72	563.19 *	370.94	639.14	300.44	74.20	383.67	139.89
Age of firm								
Less than 5 years	450.76	530.21	462.47	344.06	276.46	1,732.24 *	360.13	852.94
5-9 years	489.99	467.11	536.21	553.17	1,070.17	273.08	251.58	701.34
10-19 years	235.77	325.27	509.28	475.09	410.42	164.53	252.94	274.39
20 or more years	52.96	293.54	291.94	149.38	156.93	68.68	167.37	65.63
Unknown	46.12	1,433.82	1,156.90 *	806.69 *	552.12	44.23	797.20	46.37
Multi/single status								
2 or more locations	46.53	669.24 *	438.16	235.49	130.07	35.51	326.76	46.16
1 location only	113.34	245.20	193.28	204.61	289.84	281.99	116.22	177.82
Percent full-time employees								
Less than 25%	312.23	704.31 *	999.67	619.19 *	961.37	366.23	601.13 *	382.68
25-49 %	156.64	1,344.97 *	685.05 *	416.34	586.04	192.94	486.41	177.06
50-74 %	189.70	288.45	631.21	779.91	401.08	195.01	210.65	221.85
75% or more	36.10	230.91	186.35	196.37	154.63	32.09	113.02	36.86
Union presence								
No union employees	52.82	265.41	160.91	168.75	187.54	59.34	128.24	61.21
Has union employees	96.43	821.93 *	1,013.02 *	204.29	419.87	122.69	326.01	108.16
Unknown	47.06	602.74 *	987.01 *	949.82 *	340.40	58.32	1,267.60 *	52.85
Percent low wage employees								
50% or more low wage	111.70	377.03	581.97	429.51	475.09	89.64	246.17	117.20
Less than 50% low wage	43.52	237.31	193.13	171.23	165.57	34.41	108.94	46.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.c(2006) 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, 2006**

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	2,902	2,597	2,485	3,730	3,190	2,642	2,912	2,897
Industry group **								
Agric., fish., forest.	2,497 *	.	.	.	.	.	2,513 *	2,400 *
Mining and manufacturing	2,666	.	.	.	.	.	3,147	2,545
Construction	1,568	.	.	.	.	.	1,697	1,479
Utilities and transp.	2,669	.	.	.	.	.	3,127 *	2,568
Wholesale trade	2,087	.	.	.	.	.	1,529 *	2,435
Fin. svcs. and real estate	2,322	.	.	.	.	.	2,364	2,301
Retail trade	2,683	.	.	.	.	.	2,536	2,748
Professional services	3,718	.	.	.	.	.	3,592	3,798
Other services	3,574	.	.	.	.	.	3,307	3,776
Ownership								
For profit, incorporated	2,670	.	.	.	.	.	2,461	2,769
For profit, unincorporated	4,264	.	.	.	.	.	4,708	3,667
Nonprofit	3,009	.	.	.	.	.	2,336 *	3,168
Age of firm								
Less than 5 years	4,413	.	.	.	.	.	3,834	5,834
5-9 years	2,270	.	.	.	.	.	2,223	2,359 *
10-19 years	3,119	.	.	.	.	.	2,717	3,978
20 or more years	2,896	.	.	.	.	.	2,970	2,867
Unknown	2,475	.	.	.	.	.	1,857 *	2,486
Multi/single status								
2 or more locations	2,730	.	.	.	.	.	2,355 *	2,745
1 location only	3,104	.	.	.	.	.	2,951	3,431
Percent full-time employees								
Less than 25%	2,815	.	.	.	.	.	2,066 *	3,258 *
25-49 %	3,220	.	.	.	.	.	4,151 *	2,990
50-74 %	3,292	.	.	.	.	.	3,792 *	2,793
75% or more	2,843	.	.	.	.	.	2,747	2,890
Union presence								
No union employees	3,168	.	.	.	.	.	3,041	3,261
Has union employees	1,997	.	.	.	.	.	192 *	2,152
Unknown	2,223	.	.	.	.	.	875 *	2,281
Percent low wage employees								
50% or more low wage	2,907	.	.	.	.	.	3,927	2,534
Less than 50% low wage	2,901	.	.	.	.	.	2,789	2,960

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.c(2006) 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, 2006**

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	104.95	407.59	382.29	500.86	197.30	168.61	272.84	77.46
Industry group **								
Agric., fish., forest.	871.91 *	.	.	.	.	.	893.01 *	758.95 *
Mining and manufacturing	151.80	.	.	.	.	.	607.63	186.41
Construction	295.90	.	.	.	.	.	433.62	430.89
Utilities and transp.	291.79	.	.	.	.	.	938.57 *	266.50
Wholesale trade	371.25	.	.	.	.	.	481.26 *	381.45
Fin. svcs. and real estate	274.57	.	.	.	.	.	531.67	267.32
Retail trade	344.50	.	.	.	.	.	583.46	284.30
Professional services	360.15	.	.	.	.	.	670.45	317.79
Other services	325.28	.	.	.	.	.	471.07	489.28
Ownership								
For profit, incorporated	92.26	.	.	.	.	.	244.33	117.25
For profit, unincorporated	434.33	.	.	.	.	.	829.07	660.22
Nonprofit	378.39	.	.	.	.	.	1,001.01 *	367.59
Age of firm								
Less than 5 years	877.85	.	.	.	.	.	838.15	1,611.54
5-9 years	433.86	.	.	.	.	.	500.41	937.46 *
10-19 years	313.23	.	.	.	.	.	422.42	677.55
20 or more years	162.82	.	.	.	.	.	314.17	178.26
Unknown	354.21	.	.	.	.	.	659.69 *	388.06
Multi/single status								
2 or more locations	140.11	.	.	.	.	.	1,121.86 *	146.48
1 location only	232.45	.	.	.	.	.	262.75	291.35
Percent full-time employees								
Less than 25%	658.01	.	.	.	.	.	639.06 *	1,091.08 *
25-49 %	585.72	.	.	.	.	.	1,529.43 *	867.26
50-74 %	783.49	.	.	.	.	.	1,347.60 *	365.43
75% or more	87.22	.	.	.	.	.	224.52	99.16
Union presence								
No union employees	125.74	.	.	.	.	.	270.72	115.63
Has union employees	325.87	.	.	.	.	.	621.64 *	434.40
Unknown	252.03	.	.	.	.	.	412.62 *	267.37
Percent low wage employees								
50% or more low wage	306.10	.	.	.	.	.	660.97	297.43
Less than 50% low wage	113.24	.	.	.	.	.	330.38	101.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	25.4%	23.1%	28.2%	32.4%	29.9%	22.6%	28.0%	24.9%
Industry group **								
Agric., fish., forest.	12.5%	.	.	.	.	.	15.7%	11.2%
Mining and manufacturing	22.4%	20.2%	26.5%	32.9%	24.2%	19.7%	30.4%	21.5%
Construction	26.5%	16.8%	30.6%	23.6%	32.0%	30.1%	24.7%	28.3%
Utilities and transp.	19.4%	13.7% *	25.7% *	27.7% *	26.7%	17.5%	27.1%	18.6%
Wholesale trade	25.2%	20.0%	29.1%	31.5%	29.8%	21.2%	28.2%	24.3%
Fin. svcs. and real estate	24.0%	28.9%	19.6%	31.3%	21.8%	23.8%	25.8%	23.8%
Retail trade	32.6%	20.0%	31.7%	45.5%	43.1%	29.9%	32.1%	32.7%
Professional services	24.8%	23.8%	31.9%	35.8%	33.0%	20.1%	29.3%	24.0%
Other services	32.4%	25.4%	25.9%	31.5%	38.8%	32.1%	28.0%	33.8%
Ownership								
For profit, incorporated	26.0%	22.1%	30.2%	32.0%	30.7%	23.4%	28.5%	25.5%
For profit, unincorporated	26.1%	28.0%	26.7%	37.1%	25.9%	23.7%	29.3%	25.2%
Nonprofit	22.0%	17.5%	12.3%	30.8%	29.7%	18.2%	20.8%	22.1%
Age of firm								
Less than 5 years	36.9%	32.3%	28.7%	46.6%	36.2%	43.1%	32.6%	42.5%
5-9 years	31.9%	29.2%	28.7%	31.5%	40.3%	21.6%	29.1%	34.5%
10-19 years	31.0%	22.9%	31.3%	32.9%	40.3%	22.2%	28.4%	32.9%
20 or more years	24.6%	19.4%	26.7%	31.9%	27.5%	21.6%	27.0%	24.1%
Unknown	23.5%	26.5%	41.5%	12.2% *	25.7%	23.5%	21.9%	23.5%
Multi/single status								
2 or more locations	23.7%	14.5% *	23.6%	29.6%	28.2%	22.6%	27.0%	23.6%
1 location only	29.7%	23.2%	28.6%	33.1%	32.6%	24.2%	28.0%	31.6%
Percent full-time employees								
Less than 25%	33.8%	14.3% *	20.7% *	36.9%	54.3%	28.3%	22.1%	36.8%
25-49 %	24.7%	18.0%	19.9%	47.2%	28.4%	22.7%	28.9%	24.0%
50-74 %	27.8%	24.7%	22.9%	34.4%	35.5%	25.0%	25.0%	28.5%
75% or more	25.1%	23.2%	29.2%	31.8%	29.0%	22.3%	28.3%	24.5%
Union presence								
No union employees	28.1%	24.0%	29.9%	35.1%	32.4%	24.4%	29.4%	27.8%
Has union employees	17.9%	5.8% *	9.9% *	15.3%	20.2%	18.0%	10.5%	18.3%
Unknown	24.4%	18.2% *	13.6% *	29.0%	24.2%	24.5%	24.0% *	24.4%
Percent low wage employees								
50% or more low wage	29.7%	21.8%	28.8%	39.3%	36.2%	27.5%	31.5%	29.5%
Less than 50% low wage	24.8%	23.2%	28.2%	31.8%	29.2%	21.9%	27.6%	24.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.26%	1.69%	1.28%	1.40%	0.74%	0.21%	0.92%	0.21%
Industry group **								
Agric., fish., forest.	3.16%	.	.	.	.	.	4.52%	3.12%
Mining and manufacturing	0.38%	2.66%	3.25%	1.71%	1.08%	0.43%	1.86%	0.47%
Construction	1.48%	2.27%	3.35%	2.88%	3.70%	3.40%	2.03%	2.07%
Utilities and transp.	1.20%	5.20% *	7.71% *	8.73% *	2.57%	0.74%	3.36%	0.81%
Wholesale trade	1.44%	2.71%	3.89%	5.48%	1.94%	1.46%	2.70%	1.28%
Fin. svcs. and real estate	0.84%	4.58%	4.79%	3.14%	1.99%	0.90%	2.63%	0.88%
Retail trade	1.12%	2.95%	2.64%	4.82%	3.11%	1.04%	1.88%	1.16%
Professional services	0.62%	2.12%	2.22%	2.01%	2.01%	0.68%	1.70%	0.71%
Other services	1.32%	5.32%	2.23%	3.39%	4.01%	1.17%	2.33%	1.40%
Ownership								
For profit, incorporated	0.36%	1.63%	1.43%	1.63%	0.74%	0.24%	0.97%	0.31%
For profit, unincorporated	0.91%	3.12%	3.04%	3.27%	2.75%	1.53%	1.86%	1.17%
Nonprofit	0.65%	3.90%	2.30%	4.32%	2.29%	0.56%	1.79%	0.79%
Age of firm								
Less than 5 years	2.37%	3.89%	4.10%	4.58%	3.84%	7.13%	3.20%	4.18%
5-9 years	2.55%	3.30%	3.09%	3.36%	6.74%	2.60%	1.98%	4.62%
10-19 years	1.23%	2.03%	2.13%	1.61%	2.29%	1.18%	1.44%	1.63%
20 or more years	0.35%	1.82%	1.90%	1.65%	1.08%	0.51%	1.42%	0.44%
Unknown	0.49%	6.89%	11.86%	8.30% *	2.89%	0.47%	4.97%	0.48%
Multi/single status								
2 or more locations	0.26%	6.09% *	3.01%	2.33%	0.89%	0.19%	2.50%	0.25%
1 location only	0.60%	1.72%	1.41%	1.55%	0.86%	2.23%	0.93%	0.93%
Percent full-time employees								
Less than 25%	2.60%	6.48% *	6.70% *	7.05%	7.20%	3.04%	4.50%	3.50%
25-49 %	2.26%	4.13%	3.67%	3.10%	3.32%	2.56%	2.85%	2.27%
50-74 %	1.06%	2.00%	6.08%	4.94%	3.04%	1.17%	1.94%	1.02%
75% or more	0.19%	1.70%	1.41%	1.59%	0.64%	0.23%	0.83%	0.18%
Union presence								
No union employees	0.35%	1.72%	1.30%	1.20%	0.96%	0.45%	0.96%	0.43%
Has union employees	0.46%	2.62% *	8.10% *	4.02%	1.70%	0.61%	2.33%	0.56%
Unknown	0.59%	7.86% *	12.35% *	7.69%	3.65%	0.64%	7.66% *	0.63%
Percent low wage employees								
50% or more low wage	0.80%	2.97%	3.93%	2.97%	3.17%	0.85%	1.84%	0.94%
Less than 50% low wage	0.29%	1.83%	1.48%	1.40%	0.70%	0.22%	1.02%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.0%	22.6%	30.5%	36.8%	34.9%	22.0%	29.9%	26.3%
Industry group **								
Agric., fish., forest.	4.1% *	.	.	.	.	.	5.2% *	2.1% *
Mining and manufacturing	25.6%	30.4%	26.5%	42.3%	26.3%	18.4%	34.7%	23.8%
Construction	27.7%	21.5%	29.1%	24.3%	35.9%	35.1%	25.8%	30.7%
Utilities and transp.	20.5%	24.3%	20.7% *	29.6%	36.6%	17.1%	28.1%	19.0%
Wholesale trade	29.2%	16.8%	36.4%	32.0%	35.5%	24.2%	30.3%	28.7%
Fin. svcs. and real estate	26.4%	25.5%	27.4%	46.9%	29.6%	24.6%	28.0%	26.3%
Retail trade	41.4%	19.6% *	36.4%	49.7%	52.2%	39.9%	35.6%	44.0%
Professional services	23.8%	19.6%	36.3%	39.3%	36.6%	18.8%	30.6%	23.0%
Other services	33.2%	28.7%	24.2%	37.0%	39.5%	29.8%	30.0%	34.7%
Ownership								
For profit, incorporated	28.4%	21.6%	31.5%	37.1%	35.7%	23.5%	31.0%	27.6%
For profit, unincorporated	25.4%	25.8%	27.0%	34.4%	31.8%	21.0%	25.5%	25.3%
Nonprofit	23.0%	21.0% *	16.9%	37.0%	33.3%	18.4%	25.9%	22.8%
Age of firm								
Less than 5 years	37.8%	26.2%	22.7% *	51.6%	43.8%	30.8%	32.0%	45.7%
5-9 years	36.8%	37.6%	34.5%	45.8%	34.9%	23.1%	37.6%	35.6%
10-19 years	34.3%	23.1%	28.4%	39.8%	47.5%	21.6%	28.6%	38.7%
20 or more years	26.2%	16.1%	31.8%	34.6%	32.2%	21.4%	29.0%	25.5%
Unknown	22.9%	14.8% *	.	0.1% *	26.2%	22.9%	8.1% *	23.0%
Multi/single status								
2 or more locations	23.6%	8.4% *	32.0%	32.8%	31.0%	21.8%	32.7%	23.5%
1 location only	33.5%	22.8%	30.4%	37.7%	39.5%	25.6%	29.7%	38.2%
Percent full-time employees								
Less than 25%	42.5%	27.5% *	13.4% *	52.3%	59.3%	29.0% *	39.1%	44.0%
25-49 %	20.1%	19.1% *	20.1% *	44.5%	20.9%	18.4% *	27.0%	18.6%
50-74 %	30.6%	26.5%	30.3%	40.3%	40.8%	24.5%	29.6%	30.8%
75% or more	26.7%	22.0%	31.3%	36.2%	33.7%	21.9%	29.9%	25.9%
Union presence								
No union employees	30.3%	23.4%	30.8%	38.4%	36.3%	25.1%	30.9%	30.0%
Has union employees	17.7%	3.2% *	8.1% *	25.5% *	29.5%	15.3%	8.4% *	18.1%
Unknown	26.4%	20.6% *	98.9%	37.1%	24.8%	26.1%	39.6%	26.1%
Percent low wage employees								
50% or more low wage	34.0%	25.5% *	19.7% *	46.3%	39.9%	31.3%	31.2%	34.6%
Less than 50% low wage	26.3%	22.3%	31.6%	36.1%	34.2%	21.1%	29.8%	25.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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%	1.87%	1.89%	1.83%	1.39%	0.51%	1.07%	0.61%
Industry group **								
Agric., fish., forest.	4.13%*	.	.	.	.	.	9.71%*	3.04%*
Mining and manufacturing	1.20%	7.27%	6.31%	4.86%	1.96%	1.21%	3.39%	1.55%
Construction	2.46%	3.94%	5.82%	3.26%	4.41%	8.04%	2.66%	4.01%
Utilities and transp.	2.65%	6.18%	6.50%*	6.88%	8.23%	1.91%	5.44%	2.04%
Wholesale trade	2.10%	4.40%	7.72%	6.87%	2.11%	3.03%	3.62%	2.51%
Fin. svcs. and real estate	1.66%	7.43%	7.93%	8.36%	4.94%	1.41%	4.32%	1.63%
Retail trade	2.29%	6.91%*	5.64%	5.98%	4.10%	3.83%	5.07%	2.93%
Professional services	0.92%	3.01%	4.51%	3.74%	3.76%	0.94%	2.38%	1.06%
Other services	2.26%	7.32%	4.38%	4.89%	5.20%	1.11%	3.83%	1.33%
Ownership								
For profit, incorporated	0.61%	2.25%	2.00%	1.49%	1.48%	0.49%	0.94%	0.78%
For profit, unincorporated	1.73%	3.82%	5.49%	6.20%	3.17%	1.44%	2.86%	2.31%
Nonprofit	1.27%	8.43%*	4.92%	4.35%	3.64%	1.08%	3.44%	1.25%
Age of firm								
Less than 5 years	2.98%	6.54%	10.75%*	9.14%	9.29%	6.64%	5.10%	5.81%
5-9 years	3.02%	6.53%	7.14%	6.00%	8.54%	2.94%	4.16%	3.89%
10-19 years	1.93%	4.12%	5.02%	6.07%	3.72%	1.87%	3.09%	2.73%
20 or more years	0.86%	2.66%	3.08%	2.50%	1.66%	1.08%	2.54%	0.93%
Unknown	0.99%	5.91%*	.	0.03%*	4.79%	0.93%	5.63%*	0.98%
Multi/single status								
2 or more locations	0.47%	3.40%*	6.97%	2.94%	2.03%	0.41%	3.57%	0.53%
1 location only	0.77%	1.91%	1.80%	2.00%	2.22%	2.58%	1.03%	1.71%
Percent full-time employees								
Less than 25%	7.26%	9.44%*	4.73%*	11.77%	11.46%	10.41%*	7.51%	8.61%
25-49 %	4.42%	6.46%*	8.57%*	10.39%	5.79%	7.57%*	6.65%	4.86%
50-74 %	1.35%	6.79%	6.77%	8.45%	5.00%	2.15%	4.49%	2.09%
75% or more	0.41%	2.48%	1.84%	1.90%	1.49%	0.55%	1.22%	0.55%
Union presence								
No union employees	0.48%	2.12%	1.87%	2.07%	2.12%	0.64%	0.82%	0.77%
Has union employees	1.18%	4.58%*	5.85%*	7.64%*	3.55%	0.97%	4.62%*	1.16%
Unknown	2.88%	8.25%*	29.49%	11.12%	6.86%	3.31%	11.49%	3.26%
Percent low wage employees								
50% or more low wage	1.44%	9.96%*	6.71%*	4.79%	4.19%	1.35%	3.31%	1.72%
Less than 50% low wage	0.53%	2.04%	2.04%	1.97%	1.35%	0.57%	1.33%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	24.8%	23.2%	27.8%	30.1%	28.5%	22.7%	27.2%	24.4%
Industry group **								
Agric., fish., forest.	13.2%*	.	.	.	.	.	19.1%	11.7%*
Mining and manufacturing	21.5%	18.8%	29.2%	26.7%	23.5%	19.9%	28.8%	21.0%
Construction	27.3%	15.6%	31.5%	24.3%	34.3%	27.7%	24.8%	29.6%
Utilities and transp.	18.5%	12.1%*	26.7%	26.3%	22.9%	17.3%	25.8%	17.9%
Wholesale trade	24.4%	23.7%	27.0%	32.8%	28.2%	20.4%	28.7%	23.3%
Fin. svcs. and real estate	23.3%	29.3%	18.5%	26.8%	20.0%	23.7%	25.8%	23.0%
Retail trade	30.7%	22.0%	27.2%	45.1%	39.8%	28.5%	31.2%	30.6%
Professional services	24.7%	23.9%	31.2%	33.4%	32.1%	20.5%	28.5%	24.0%
Other services	32.2%	23.7%	25.4%	26.5%	38.2%	32.8%	26.1%	33.6%
Ownership								
For profit, incorporated	25.3%	23.8%	30.6%	29.5%	29.4%	23.2%	28.2%	24.8%
For profit, unincorporated	25.3%	24.3%	25.6%	35.2%	23.9%	24.5%	27.3%	24.9%
Nonprofit	21.2%	13.9%*	10.8%	29.1%	28.3%	18.0%	19.1%	21.4%
Age of firm								
Less than 5 years	35.4%	29.8%	33.3%	37.4%	31.0%	43.9%	31.7%	39.2%
5-9 years	31.8%	24.6%	30.4%	24.7%	44.7%	21.2%	26.7%	35.7%
10-19 years	29.8%	23.9%	32.2%	30.9%	36.7%	22.5%	28.8%	30.5%
20 or more years	23.9%	21.2%	24.7%	30.5%	26.0%	21.5%	26.2%	23.5%
Unknown	23.6%	48.1%	41.1%	13.4%*	26.3%	23.5%	32.8%	23.6%
Multi/single status								
2 or more locations	23.6%	16.4%*	22.5%	29.0%	27.4%	22.7%	26.4%	23.6%
1 location only	28.2%	23.2%	28.3%	30.4%	30.3%	23.7%	27.3%	29.2%
Percent full-time employees								
Less than 25%	32.2%	11.9%*	24.4%*	17.0%*	56.7%	27.9%	14.0%*	35.7%
25-49 %	25.7%	21.8%*	16.6%*	44.0%	30.5%	23.7%	27.6%	25.4%
50-74 %	26.5%	21.3%	19.0%*	33.1%	32.6%	25.2%	20.9%	27.6%
75% or more	24.5%	23.9%	29.1%	29.6%	27.7%	22.4%	28.1%	23.9%
Union presence								
No union employees	27.2%	24.0%	30.1%	33.1%	31.0%	24.1%	28.9%	26.8%
Has union employees	18.0%	7.2%*	10.6%*	12.3%	18.7%	18.7%	11.6%	18.4%
Unknown	24.2%	21.0%*	1.6%*	26.8%*	25.1%	24.3%	20.6%*	24.3%
Percent low wage employees								
50% or more low wage	28.6%	14.7%	31.9%	36.4%	35.6%	26.8%	29.8%	28.5%
Less than 50% low wage	24.2%	24.0%	27.5%	29.5%	27.7%	22.0%	27.0%	23.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.32%	1.88%	1.66%	1.79%	1.10%	0.26%	1.08%	0.34%
Industry group **								
Agric., fish., forest.	4.39%*	.	.	.	.	.	3.43%	5.23%*
Mining and manufacturing	0.52%	4.65%	5.13%	2.96%	1.53%	0.50%	2.27%	0.48%
Construction	1.50%	3.21%	5.89%	4.03%	4.26%	3.07%	3.02%	2.59%
Utilities and transp.	1.21%	5.00%*	7.63%	7.08%	2.16%	0.84%	3.81%	0.98%
Wholesale trade	1.41%	3.57%	4.37%	5.29%	2.82%	1.11%	2.53%	1.19%
Fin. svcs. and real estate	1.23%	4.48%	4.82%	3.34%	2.91%	1.14%	2.80%	1.28%
Retail trade	1.05%	5.48%	5.71%	5.27%	3.85%	0.90%	3.80%	1.03%
Professional services	0.52%	1.94%	2.37%	2.68%	2.25%	0.64%	1.54%	0.58%
Other services	1.70%	5.55%	2.69%	3.89%	5.27%	1.30%	2.88%	1.76%
Ownership								
For profit, incorporated	0.43%	1.87%	1.73%	1.98%	1.10%	0.32%	1.36%	0.43%
For profit, unincorporated	1.12%	2.81%	4.19%	3.09%	3.08%	1.68%	1.89%	1.20%
Nonprofit	0.68%	4.27%*	2.82%	5.02%	1.95%	0.64%	2.88%	0.80%
Age of firm								
Less than 5 years	3.54%	5.27%	4.32%	4.82%	3.67%	9.54%	3.44%	5.16%
5-9 years	3.67%	3.49%	3.87%	6.26%	7.37%	3.22%	2.22%	5.37%
10-19 years	1.61%	2.38%	2.81%	3.81%	2.83%	1.51%	1.65%	2.09%
20 or more years	0.44%	2.43%	2.82%	1.82%	1.14%	0.62%	1.77%	0.58%
Unknown	0.48%	13.15%	12.32%	9.53%*	4.12%	0.47%	7.72%	0.48%
Multi/single status								
2 or more locations	0.33%	5.86%*	4.01%	2.99%	0.98%	0.26%	2.92%	0.31%
1 location only	0.78%	1.94%	1.83%	1.95%	1.67%	2.58%	1.13%	1.35%
Percent full-time employees								
Less than 25%	3.03%	7.17%*	7.93%*	6.42%*	7.09%	3.47%	5.74%*	3.74%
25-49 %	1.95%	10.99%*	6.59%*	2.91%	4.80%	2.69%	4.20%	2.40%
50-74 %	1.54%	2.27%	7.21%*	5.53%	3.65%	1.50%	1.76%	1.71%
75% or more	0.25%	1.74%	1.78%	1.93%	0.96%	0.27%	1.11%	0.28%
Union presence								
No union employees	0.39%	1.96%	1.53%	1.83%	1.21%	0.48%	1.16%	0.53%
Has union employees	0.77%	9.98%*	10.74%*	2.11%	2.84%	0.90%	2.80%	0.90%
Unknown	0.32%	6.91%*	7.83%*	8.15%*	3.57%	0.44%	9.66%*	0.39%
Percent low wage employees								
50% or more low wage	0.81%	3.27%	5.85%	4.30%	3.64%	0.85%	1.83%	0.90%
Less than 50% low wage	0.32%	1.80%	1.80%	1.77%	1.06%	0.26%	1.11%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.0%	23.6%	25.1%	33.9%	28.9%	24.9%	27.0%	27.1%
Industry group **								
Agric., fish., forest.	23.7%*	.	.	.	.	.	24.0%*	22.2%*
Mining and manufacturing	23.8%	.	.	.	.	.	26.6%	23.0%
Construction	15.0%	.	.	.	.	.	17.2%*	13.6%*
Utilities and transp.	31.3%	.	.	.	.	.	33.2%*	30.8%
Wholesale trade	18.3%	.	.	.	.	.	14.3%	20.6%
Fin. svcs. and real estate	22.7%	.	.	.	.	.	23.0%	22.5%
Retail trade	31.5%	.	.	.	.	.	24.8%	35.4%
Professional services	31.4%	.	.	.	.	.	31.1%	31.7%
Other services	33.3%	.	.	.	.	.	33.0%	33.5%
Ownership								
For profit, incorporated	25.3%	.	.	.	.	.	22.6%	26.6%
For profit, unincorporated	39.8%	.	.	.	.	.	45.0%	33.1%
Nonprofit	25.3%	.	.	.	.	.	21.4%*	26.2%
Age of firm								
Less than 5 years	40.8%	.	.	.	.	.	35.7%	53.2%
5-9 years	21.4%	.	.	.	.	.	22.9%	19.1%*
10-19 years	30.1%	.	.	.	.	.	25.7%	40.1%
20 or more years	26.4%	.	.	.	.	.	26.3%	26.5%
Unknown	24.3%	.	.	.	.	.	25.7%*	24.3%
Multi/single status								
2 or more locations	25.7%	.	.	.	.	.	19.6%*	25.9%
1 location only	28.6%	.	.	.	.	.	27.6%	30.8%
Percent full-time employees								
Less than 25%	24.0%	.	.	.	.	.	17.7%*	27.6%
25-49 %	30.0%	.	.	.	.	.	36.9%	28.2%
50-74 %	32.3%	.	.	.	.	.	34.9%	29.3%
75% or more	26.4%	.	.	.	.	.	25.6%	26.8%
Union presence								
No union employees	30.3%	.	.	.	.	.	28.1%	32.0%
Has union employees	16.8%	.	.	.	.	.	1.8%*	18.0%
Unknown	20.0%	.	.	.	.	.	9.9%*	20.4%
Percent low wage employees								
50% or more low wage	32.0%	.	.	.	.	.	40.1%	28.7%
Less than 50% low wage	26.4%	.	.	.	.	.	25.6%	26.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.86%	2.63%	4.11%	4.47%	2.84%	1.72%	2.20%	0.98%
Industry group **								
Agric., fish., forest.	9.36%*	.	.	.	.	.	9.54%*	7.03%*
Mining and manufacturing	2.07%	.	.	.	.	.	4.76%	2.34%
Construction	3.80%	.	.	.	.	.	5.64%*	6.76%*
Utilities and transp.	7.28%	.	.	.	.	.	11.62%*	6.08%
Wholesale trade	3.41%	.	.	.	.	.	3.86%	3.60%
Fin. svcs. and real estate	2.66%	.	.	.	.	.	4.55%	2.39%
Retail trade	3.59%	.	.	.	.	.	5.36%	3.91%
Professional services	3.09%	.	.	.	.	.	6.10%	2.05%
Other services	3.37%	.	.	.	.	.	4.94%	4.40%
Ownership								
For profit, incorporated	1.01%	.	.	.	.	.	2.28%	1.31%
For profit, unincorporated	2.86%	.	.	.	.	.	5.51%	4.99%
Nonprofit	2.79%	.	.	.	.	.	6.92%*	2.55%
Age of firm								
Less than 5 years	7.65%	.	.	.	.	.	7.90%	14.41%
5-9 years	4.18%	.	.	.	.	.	5.32%	11.95%*
10-19 years	3.77%	.	.	.	.	.	5.22%	5.66%
20 or more years	1.24%	.	.	.	.	.	2.04%	1.60%
Unknown	2.47%	.	.	.	.	.	7.82%*	2.49%
Multi/single status								
2 or more locations	1.28%	.	.	.	.	.	6.86%*	1.50%
1 location only	1.95%	.	.	.	.	.	2.12%	2.98%
Percent full-time employees								
Less than 25%	6.60%	.	.	.	.	.	7.19%*	7.97%
25-49 %	4.89%	.	.	.	.	.	9.54%	4.96%
50-74 %	4.68%	.	.	.	.	.	7.04%	4.13%
75% or more	0.83%	.	.	.	.	.	2.13%	1.18%
Union presence								
No union employees	1.09%	.	.	.	.	.	2.10%	1.39%
Has union employees	2.84%	.	.	.	.	.	5.81%*	3.53%
Unknown	2.12%	.	.	.	.	.	3.74%*	2.65%
Percent low wage employees								
50% or more low wage	3.54%	.	.	.	.	.	6.28%	3.03%
Less than 50% low wage	0.97%	.	.	.	.	.	2.80%	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4(2006) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2006**

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	33.2%	28.4%	28.2%	28.7%	32.6%	35.5%	28.7%	34.2%
Industry group **								
Agric., fish., forest.	48.6%	34.1%	27.8%	48.2%	53.5%	55.9%	38.9%	54.2%
Mining and manufacturing	37.9%	22.0%	28.7%	31.5%	37.2%	41.0%	28.9%	39.2%
Construction	32.0%	33.3%	29.8%	31.6%	34.8%	29.5%	32.5%	31.5%
Utilities and transp.	38.0%	34.6%	34.0%	30.0%	34.4%	40.0%	31.3%	38.9%
Wholesale trade	36.0%	27.5%	35.2%	33.5%	35.8%	38.6%	31.4%	37.7%
Fin. svcs. and real estate	34.4%	35.0%	30.7%	31.4%	33.7%	35.0%	32.9%	34.6%
Retail trade	27.2%	26.8%	23.1%	26.7%	30.7%	27.1%	24.3%	27.8%
Professional services	32.0%	25.4%	25.4%	25.6%	28.6%	36.6%	25.7%	33.5%
Other services	29.2%	27.0%	28.0%	24.6%	29.5%	31.2%	27.6%	29.8%
Ownership								
For profit, incorporated	33.9%	28.9%	28.6%	30.3%	34.0%	35.8%	29.4%	34.9%
For profit, unincorporated	31.5%	28.1%	27.4%	24.7%	34.5%	33.7%	27.3%	33.0%
Nonprofit	30.9%	24.9%	26.1%	24.1%	26.9%	35.5%	25.0%	31.7%
Age of firm								
Less than 5 years	30.9%	27.1%	28.9%	34.4%	33.2%	34.9%	29.1%	33.7%
5-9 years	28.8%	27.0%	28.0%	24.7%	35.6%	28.8%	26.8%	31.0%
10-19 years	28.7%	27.6%	27.4%	26.3%	29.5%	33.1%	28.1%	29.1%
20 or more years	32.8%	29.7%	28.7%	29.5%	32.8%	34.8%	29.3%	33.7%
Unknown	36.6%	26.5%	14.8% *	40.7%	34.5%	36.7%	25.4%	36.6%
Multi/single status								
2 or more locations	34.6%	18.9%	29.2%	28.7%	32.0%	35.6%	29.3%	34.7%
1 location only	30.1%	28.6%	28.2%	28.7%	33.6%	34.8%	28.6%	31.9%
Percent full-time employees								
Less than 25%	28.0%	41.4%	20.4%	25.1%	28.5%	26.7%	32.3%	27.0%
25-49 %	28.6%	20.7%	23.2%	17.6%	21.8%	33.7%	21.4%	30.3%
50-74 %	29.8%	25.0%	25.7%	23.9%	32.0%	31.6%	23.8%	31.4%
75% or more	33.8%	29.0%	28.8%	29.6%	33.0%	36.2%	29.5%	34.8%
Union presence								
No union employees	31.3%	27.7%	27.6%	27.5%	31.1%	34.3%	27.9%	32.5%
Has union employees	38.9%	46.9%	40.8%	41.1%	41.4%	38.0%	43.9%	38.6%
Unknown	35.3%	36.1%	30.1% *	28.3%	32.0%	35.6%	30.7%	35.4%
Percent low wage employees								
50% or more low wage	27.0%	23.2%	20.4%	18.4%	27.3%	29.2%	21.3%	27.9%
Less than 50% low wage	34.3%	29.1%	29.1%	30.3%	33.5%	36.9%	29.6%	35.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4(2006) 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, 2006**

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	0.28%	0.92%	1.01%	0.62%	0.68%	0.41%	0.53%	0.28%
Industry group **								
Agric., fish., forest.	3.31%	5.03%	5.94%	7.93%	11.09%	10.72%	4.34%	7.25%
Mining and manufacturing	0.69%	2.67%	2.62%	2.11%	1.05%	0.87%	1.53%	0.67%
Construction	1.05%	2.16%	2.94%	2.17%	1.61%	2.55%	1.49%	1.05%
Utilities and transp.	0.87%	7.41%	3.75%	3.82%	2.79%	1.04%	2.34%	0.83%
Wholesale trade	0.64%	2.88%	4.62%	3.04%	1.24%	1.64%	1.61%	1.04%
Fin. svcs. and real estate	0.96%	2.72%	2.95%	2.84%	2.37%	0.99%	2.45%	1.00%
Retail trade	0.59%	2.84%	1.31%	2.29%	2.13%	0.97%	1.36%	0.74%
Professional services	0.45%	1.27%	1.99%	0.60%	0.98%	0.49%	0.68%	0.53%
Other services	0.88%	1.53%	2.31%	1.35%	2.48%	1.16%	1.04%	1.02%
Ownership								
For profit, incorporated	0.38%	1.03%	0.93%	0.91%	0.41%	0.53%	0.62%	0.43%
For profit, unincorporated	1.07%	1.57%	3.44%	3.28%	4.13%	1.34%	1.93%	1.04%
Nonprofit	0.70%	2.10%	2.77%	1.97%	1.13%	1.06%	1.02%	0.78%
Age of firm								
Less than 5 years	0.87%	2.63%	2.15%	8.05%	5.38%	6.98%	1.56%	3.24%
5-9 years	1.41%	1.72%	2.15%	1.82%	3.85%	1.84%	1.42%	2.51%
10-19 years	0.92%	1.68%	1.72%	0.71%	1.76%	2.85%	0.94%	1.21%
20 or more years	0.47%	1.69%	1.55%	0.90%	0.68%	0.74%	1.10%	0.42%
Unknown	0.52%	7.90%	5.43% *	8.31%	2.74%	0.55%	4.80%	0.53%
Multi/single status								
2 or more locations	0.36%	4.08%	2.35%	1.46%	0.58%	0.42%	1.44%	0.37%
1 location only	0.51%	0.93%	1.07%	0.83%	1.37%	2.56%	0.61%	0.74%
Percent full-time employees								
Less than 25%	2.22%	6.23%	5.74%	3.81%	3.99%	2.48%	4.22%	2.00%
25-49 %	1.34%	3.09%	2.99%	1.65%	1.38%	1.94%	1.98%	1.60%
50-74 %	0.87%	2.57%	4.18%	1.41%	2.07%	0.84%	1.45%	0.95%
75% or more	0.34%	0.92%	1.16%	0.76%	0.73%	0.50%	0.58%	0.36%
Union presence								
No union employees	0.33%	0.93%	0.89%	0.63%	0.71%	0.58%	0.49%	0.36%
Has union employees	0.72%	3.65%	6.90%	3.49%	1.91%	0.76%	3.19%	0.74%
Unknown	0.95%	7.99%	9.37% *	4.40%	4.14%	0.91%	4.58%	0.92%
Percent low wage employees								
50% or more low wage	0.63%	1.53%	2.66%	1.05%	1.49%	0.93%	1.48%	0.68%
Less than 50% low wage	0.32%	1.00%	1.05%	0.69%	0.74%	0.42%	0.51%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4.a(2006) 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, 2006**

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	12.6%	51.7%	34.1%	20.5%	10.3%	6.3%	35.1%	8.2%
Industry group **								
Agric., fish., forest.	49.0%	.	.	.	.	.	64.9%	42.5%*
Mining and manufacturing	10.1%	40.3%	29.9%	12.4%	9.4%	8.2%	19.6%	9.1%
Construction	34.6%	64.9%	34.1%	40.9%	17.6%*	10.4%*	44.0%	24.7%
Utilities and transp.	15.7%	43.2%	18.3%	19.2%*	13.2%	14.8%	25.9%	14.6%
Wholesale trade	13.6%	54.4%	36.2%	16.7%	3.3%*	8.0%*	33.1%	7.5%
Fin. svcs. and real estate	8.1%	31.3%*	37.8%	17.2%*	12.8%	3.0%	31.1%	5.0%
Retail trade	9.6%	60.4%	31.5%	12.2%*	7.2%*	4.3%*	35.0%	5.5%*
Professional services	10.9%	54.8%	33.4%	17.0%	6.0%	5.8%	37.4%	6.3%
Other services	14.0%	53.8%	39.8%	20.5%	13.1%	2.2%	36.4%	7.1%
Ownership								
For profit, incorporated	12.2%	52.1%	32.2%	21.2%	9.1%	6.0%	34.1%	7.7%
For profit, unincorporated	16.4%	47.6%	33.5%	16.0%*	17.6%	7.2%	36.2%	10.6%
Nonprofit	12.0%	61.4%	55.8%	20.3%*	10.3%	6.9%	42.7%	8.8%
Age of firm								
Less than 5 years	17.4%	41.9%	27.0%	3.7%*	0.9%*	.	29.6%	0.9%*
5-9 years	27.7%	47.6%	41.0%	20.1%	17.3%*	14.7%*	38.9%	17.2%
10-19 years	20.6%	55.1%	36.0%	19.6%	4.8%*	6.0%	38.5%	7.4%
20 or more years	14.2%	53.7%	32.8%	21.0%	11.2%	8.3%	33.7%	10.3%
Unknown	4.6%	41.5%*	34.6%*	64.4%	6.2%*	4.1%	46.7%	4.4%
Multi/single status								
2 or more locations	7.1%	49.9%	29.1%	19.3%	7.8%	6.2%	23.7%	6.8%
1 location only	26.4%	51.7%	34.5%	20.8%	14.1%	6.9%*	36.0%	15.4%
Percent full-time employees								
Less than 25%	18.0%	73.1%	57.8%	30.3%	9.9%*	1.2%*	60.8%	6.5%*
25-49 %	10.2%	63.3%	52.8%	8.8%*	9.5%*	4.2%*	41.1%	5.0%
50-74 %	14.6%	53.4%	39.2%	18.9%*	10.1%*	7.8%	41.3%	9.1%
75% or more	12.5%	50.5%	32.8%	20.8%	10.4%	6.3%	33.9%	8.2%
Union presence								
No union employees	11.1%	50.1%	30.9%	15.6%	6.2%	2.5%	32.5%	4.7%
Has union employees	19.7%	82.7%	71.2%	53.0%	28.0%	12.8%	67.7%	16.9%
Unknown	8.2%	44.8%*	68.8%*	34.5%*	16.1%*	7.0%	39.3%	7.7%
Percent low wage employees								
50% or more low wage	8.2%	56.7%	32.2%	12.9%	8.3%*	3.6%	33.6%	5.2%
Less than 50% low wage	13.3%	51.2%	34.3%	21.3%	10.6%	6.7%	35.2%	8.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4.a(2006) 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, 2006**

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%	3.17%	2.52%	1.81%	1.24%	0.52%	1.76%	0.45%
Industry group **								
Agric., fish., forest.	8.85%	.	.	.	.	.	10.21%	13.36%*
Mining and manufacturing	1.31%	5.34%	5.72%	3.39%	1.64%	1.66%	2.82%	1.46%
Construction	1.83%	3.56%	4.66%	5.56%	5.63%*	3.91%*	2.80%	3.34%
Utilities and transp.	2.09%	11.91%	4.68%	8.14%*	3.96%	2.45%	3.97%	2.29%
Wholesale trade	1.34%	6.22%	7.49%	4.21%	1.57%*	2.44%*	3.38%	1.34%
Fin. svcs. and real estate	0.93%	9.77%*	10.59%	5.86%*	3.33%	0.62%	6.13%	0.75%
Retail trade	1.59%	2.81%	4.63%	4.55%*	4.35%*	1.46%*	2.21%	1.72%*
Professional services	0.65%	2.84%	3.31%	2.15%	1.62%	0.87%	2.26%	0.74%
Other services	0.98%	5.41%	3.81%	4.71%	3.60%	0.64%	3.13%	1.21%
Ownership								
For profit, incorporated	0.38%	4.07%	2.80%	1.98%	1.25%	0.65%	1.80%	0.32%
For profit, unincorporated	1.32%	3.04%	5.28%	7.63%*	4.81%	1.54%	3.06%	1.94%
Nonprofit	0.95%	5.54%	5.83%	6.11%*	2.37%	1.32%	4.07%	1.28%
Age of firm								
Less than 5 years	2.02%	5.67%	5.95%	1.71%*	0.58%*	.	3.08%	0.99%*
5-9 years	2.28%	3.88%	5.72%	4.63%	5.87%*	5.79%*	4.22%	4.05%
10-19 years	1.39%	2.85%	3.74%	2.41%	1.65%*	1.69%	2.34%	1.46%
20 or more years	0.69%	4.79%	2.76%	2.55%	1.52%	0.63%	2.55%	0.81%
Unknown	0.91%	13.47%*	12.93%*	13.92%	2.44%*	0.84%	9.32%	0.90%
Multi/single status								
2 or more locations	0.53%	11.22%	5.27%	3.95%	1.23%	0.54%	4.71%	0.49%
1 location only	1.46%	3.17%	2.57%	2.69%	1.97%	2.22%*	1.88%	1.78%
Percent full-time employees								
Less than 25%	2.66%	9.05%	14.80%	8.63%	6.87%*	1.15%*	5.45%	2.69%*
25-49 %	1.99%	5.75%	6.35%	2.76%*	7.10%*	1.56%*	5.25%	1.33%
50-74 %	1.89%	3.43%	5.14%	7.05%*	4.16%*	2.24%	2.61%	2.31%
75% or more	0.36%	3.40%	2.45%	2.16%	1.43%	0.60%	1.74%	0.48%
Union presence								
No union employees	0.52%	3.24%	2.35%	1.46%	0.53%	0.37%	1.56%	0.39%
Has union employees	0.85%	5.40%	11.80%	4.98%	4.94%	1.44%	5.79%	1.35%
Unknown	1.01%	13.57%*	22.01%*	11.18%*	6.72%*	1.20%	11.61%	0.93%
Percent low wage employees								
50% or more low wage	0.77%	5.83%	5.39%	3.62%	2.74%*	0.88%	2.70%	0.81%
Less than 50% low wage	0.43%	3.32%	2.78%	1.89%	1.37%	0.60%	1.90%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	7,988	8,538	8,220	7,702	8,141	7,936	8,105	7,969
Industry group **								
Agric., fish., forest.	8,195	.	.	.	.	.	7,328	8,542
Mining and manufacturing	7,740	8,547	8,026	7,365	7,733	7,767	7,725	7,742
Construction	7,469	8,435	7,604	6,914	7,601	7,479	7,760	7,190
Utilities and transp.	7,867	8,211	8,405	6,781	9,188	7,714	7,981	7,856
Wholesale trade	7,826	9,034	8,192	7,984	7,410	7,777	8,283	7,710
Fin. svcs. and real estate	8,240	8,808	9,011	8,623	8,735	8,080	8,716	8,194
Retail trade	6,954	8,482	8,087	7,491	6,808	6,793	8,084	6,810
Professional services	8,618	8,659	8,598	8,259	8,448	8,722	8,446	8,645
Other services	7,827	7,988	8,192	7,743	8,542	7,548	7,855	7,820
Ownership								
For profit, incorporated	7,782	8,456	8,091	7,595	7,870	7,721	8,039	7,738
For profit, unincorporated	8,092	8,784	8,210	7,126	8,607	8,022	8,006	8,114
Nonprofit	9,071	8,721	9,406	8,954	8,887	9,156	8,870	9,092
Age of firm								
Less than 5 years	7,248	7,179	7,641	6,542	6,587	8,053	7,172	7,337
5-9 years	7,515	8,250	7,588	7,298	7,269	7,395	7,850	7,222
10-19 years	8,068	8,442	8,272	7,224	8,132	8,509	8,002	8,105
20 or more years	8,021	8,921	8,417	7,968	8,256	7,839	8,297	7,973
Unknown	8,014	9,562	8,813	7,193	7,860	8,018	8,627	8,012
Multi/single status								
2 or more locations	7,946	10,214	8,956	7,813	8,140	7,910	8,173	7,943
1 location only	8,113	8,514	8,171	7,670	8,142	8,953	8,100	8,127
Percent full-time employees								
Less than 25%	7,739	8,566	7,001	9,877	6,176	7,728	7,817	7,723
25-49 %	7,877	8,634	8,558	8,224	7,892	7,737	8,440	7,786
50-74 %	8,081	8,278	8,419	8,217	8,481	7,932	8,369	8,024
75% or more	7,986	8,573	8,210	7,620	8,142	7,946	8,070	7,972
Union presence								
No union employees	7,910	8,572	8,149	7,613	8,012	7,826	8,079	7,866
Has union employees	8,184	7,295	9,573	8,384	8,892	8,065	8,458	8,173
Unknown	8,074	7,972	9,224	8,044	8,632	8,052	8,625	8,066
Percent low wage employees								
50% or more low wage	7,184	8,137	8,209	7,330	7,524	7,009	7,668	7,134
Less than 50% low wage	8,122	8,580	8,221	7,747	8,232	8,112	8,150	8,117

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.E.1(2006) 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, 2006**

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	48.23	166.92	168.05	100.91	61.11	81.70	112.84	56.31
Industry group **								
Agric., fish., forest.	697.06	.	.	.	.	.	697.90	1,137.77
Mining and manufacturing	75.29	451.55	512.36	218.77	196.73	114.65	256.17	84.57
Construction	186.80	478.20	426.96	312.83	337.82	274.42	310.78	164.39
Utilities and transp.	137.94	1,347.61	1,183.83	426.71	501.67	150.04	485.62	132.23
Wholesale trade	151.26	720.77	477.25	413.05	289.80	143.90	258.01	161.56
Fin. svs. and real estate	133.85	440.89	409.20	504.84	353.95	167.90	261.20	145.61
Retail trade	136.00	692.63	698.11	282.11	333.67	158.38	266.34	149.59
Professional services	68.94	303.91	199.71	195.55	218.67	108.18	153.64	87.43
Other services	216.26	385.29	409.30	231.59	772.69	209.47	188.01	243.83
Ownership								
For profit, incorporated	55.82	182.47	195.62	91.54	91.41	71.54	118.09	60.33
For profit, unincorporated	120.49	409.28	393.51	193.28	382.64	151.74	307.02	130.12
Nonprofit	129.78	590.76	494.39	224.28	170.31	213.79	216.61	145.33
Age of firm								
Less than 5 years	129.39	332.88	619.28	882.91	710.21	822.63	237.19	620.88
5-9 years	252.10	378.31	289.28	291.94	169.90	774.28	164.29	374.68
10-19 years	201.79	190.85	327.70	238.32	448.21	298.41	212.61	267.70
20 or more years	53.76	172.48	236.01	138.68	93.12	88.59	158.11	65.63
Unknown	118.51	2,019.90	2,199.49	1,224.99	379.31	113.33	1,608.29	119.57
Multi/single status								
2 or more locations	66.10	1,662.96	547.16	173.77	64.92	84.24	408.53	71.44
1 location only	70.84	160.58	162.73	100.41	97.88	630.56	103.07	91.83
Percent full-time employees								
Less than 25%	571.68	1,669.01	1,056.22	893.95	913.14	622.10	823.16	628.85
25-49 %	307.70	851.32	656.68	453.36	322.98	424.51	246.33	381.81
50-74 %	141.45	303.19	396.71	138.26	538.45	277.88	231.02	235.04
75% or more	46.73	188.17	188.79	104.63	73.53	71.21	122.08	52.31
Union presence								
No union employees	48.06	181.61	193.98	95.43	84.51	92.83	122.94	67.01
Has union employees	141.13	1,133.04	1,226.04	938.11	254.09	159.49	575.07	149.75
Unknown	127.45	1,476.04	2,018.56	1,320.73	505.00	148.35	560.94	130.46
Percent low wage employees								
50% or more low wage	116.37	438.32	927.48	324.78	296.93	112.51	302.05	127.02
Less than 50% low wage	48.92	177.33	156.64	93.32	52.94	78.06	116.89	57.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.E.2(2006) 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, 2006**

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	1,903	1,869	2,160	2,419	2,138	1,736	2,168	1,857
Industry group **								
Agric., fish., forest.	903	.	.	.	.	.	1,516 *	658 *
Mining and manufacturing	1,621	1,712	1,789	2,557	1,670	1,429	2,143	1,559
Construction	2,008	1,151	2,213	2,037	2,291	2,083	1,820	2,188
Utilities and transp.	1,559	1,990	2,715	2,152	1,606	1,419	2,565	1,460
Wholesale trade	1,832	1,943	1,354 *	2,487	2,114	1,633	1,987	1,793
Fin. svcs. and real estate	1,934	2,630	1,778	2,277	2,215	1,841	2,292	1,899
Retail trade	2,071	1,005	2,791	2,766	3,012	1,896	2,246	2,049
Professional services	1,958	2,214	2,640	2,528	2,325	1,696	2,471	1,880
Other services	2,265	1,747	1,886	2,387	2,560	2,241	2,012	2,327
Ownership								
For profit, incorporated	1,901	1,878	2,221	2,407	2,113	1,743	2,190	1,851
For profit, unincorporated	1,977	2,051	2,124	2,466	2,269	1,759	2,200	1,921
Nonprofit	1,852	1,291	1,675	2,441	2,153	1,674	1,916	1,845
Age of firm								
Less than 5 years	2,292	1,927	2,669	2,280	2,237	2,374 *	2,231	2,362
5-9 years	2,274	2,080	2,147	2,528	2,695	1,696	2,202	2,337
10-19 years	2,150	2,036	2,209	2,554	2,407	1,524	2,221	2,110
20 or more years	1,876	1,735	2,060	2,378	2,034	1,699	2,132	1,831
Unknown	1,803	261 *	4,283	1,448 *	2,385	1,788	2,414	1,801
Multi/single status								
2 or more locations	1,802	1,411 *	1,933	2,295	2,120	1,729	2,161	1,797
1 location only	2,200	1,875	2,175	2,454	2,168	2,003	2,169	2,235
Percent full-time employees								
Less than 25%	2,560	1,924 *	1,709	2,120 *	2,009 *	3,025	2,234	2,631
25-49 %	1,990	883	2,369	3,043	2,670	1,820	2,040	1,982
50-74 %	1,925	1,640	1,942	2,334	2,525	1,770	1,936	1,922
75% or more	1,891	1,942	2,180	2,415	2,100	1,716	2,196	1,839
Union presence								
No union employees	2,048	1,910	2,185	2,548	2,241	1,826	2,228	2,001
Has union employees	1,406	691	1,383	1,439	1,544	1,389	1,175	1,415
Unknown	1,968	304 *	2,953	1,745	1,702	1,978	1,960	1,968
Percent low wage employees								
50% or more low wage	1,949	1,397	1,658	2,418	2,411	1,829	1,932	1,950
Less than 50% low wage	1,895	1,919	2,206	2,419	2,098	1,718	2,192	1,841

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

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

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.E.2(2006) 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, 2006**

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	24.03	131.23	144.56	95.78	77.59	28.05	66.07	29.96
Industry group **								
Agric., fish., forest.	198.98	.	.	.	.	.	456.55 *	244.34 *
Mining and manufacturing	56.71	190.33	210.42	263.78	119.72	67.03	206.79	56.78
Construction	81.16	242.25	202.69	238.59	192.07	276.58	119.13	196.55
Utilities and transp.	81.12	458.21	598.56	515.74	196.04	90.65	357.55	95.17
Wholesale trade	67.19	435.89	443.62 *	152.30	177.27	72.03	206.94	69.58
Fin. svcs. and real estate	60.48	351.55	362.43	166.02	240.59	34.35	223.32	52.26
Retail trade	97.14	290.19	285.19	317.10	343.94	126.37	197.18	97.45
Professional services	37.79	226.06	186.77	154.38	104.17	65.89	106.12	51.49
Other services	73.63	270.23	276.31	156.27	204.14	90.21	145.33	83.38
Ownership								
For profit, incorporated	30.72	170.13	161.54	98.47	86.79	31.03	92.09	34.65
For profit, unincorporated	67.34	330.75	202.66	173.48	158.77	98.72	158.91	70.24
Nonprofit	100.15	321.51	247.29	172.15	122.02	140.91	142.50	110.99
Age of firm								
Less than 5 years	130.04	128.44	361.64	413.99	237.56	1,099.09 *	155.24	374.43
5-9 years	116.80	310.44	371.47	290.57	243.65	152.08	237.27	135.63
10-19 years	121.58	264.80	208.87	215.31	193.90	149.70	113.60	186.27
20 or more years	34.44	166.71	169.22	125.15	84.31	51.37	91.33	42.65
Unknown	44.59	313.85 *	1,235.31	616.04 *	318.43	40.50	481.95	44.19
Multi/single status								
2 or more locations	29.49	495.39 *	283.55	186.39	71.12	28.61	206.07	30.41
1 location only	54.07	126.46	139.68	105.91	145.48	209.83	63.24	87.57
Percent full-time employees								
Less than 25%	329.87	815.18 *	501.99	716.43 *	732.76 *	714.19	647.61	328.84
25-49 %	79.09	212.07	585.22	330.30	268.38	107.05	348.01	99.53
50-74 %	83.90	248.74	344.86	205.11	180.01	127.01	172.60	109.13
75% or more	23.41	142.86	156.99	100.02	81.72	23.86	69.82	30.12
Union presence								
No union employees	26.37	131.95	149.04	104.79	77.93	31.89	57.96	28.40
Has union employees	65.79	196.88	393.05	234.19	158.26	80.66	225.04	68.15
Unknown	66.69	409.12 *	867.81	511.98	275.27	67.58	521.13	66.56
Percent low wage employees								
50% or more low wage	94.87	167.00	209.65	175.53	185.24	98.47	126.33	106.27
Less than 50% low wage	25.12	151.63	161.78	97.88	89.31	29.97	75.55	34.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	23.8%	21.9%	26.3%	31.4%	26.3%	21.9%	26.7%	23.3%
Industry group **								
Agric., fish., forest.	11.0%*	.	.	.	.	.	20.7%*	7.7%*
Mining and manufacturing	20.9%	20.0%	22.3%	34.7%	21.6%	18.4%	27.7%	20.1%
Construction	26.9%	13.6%	29.1%	29.5%	30.1%	27.8%	23.5%	30.4%
Utilities and transp.	19.8%	24.2%*	32.3%	31.7%	17.5%	18.4%	32.1%	18.6%
Wholesale trade	23.4%	21.5%	16.5%	31.2%	28.5%	21.0%	24.0%	23.3%
Fin. svcs. and real estate	23.5%	29.9%	19.7%	26.4%	25.4%	22.8%	26.3%	23.2%
Retail trade	29.8%	11.8%	34.5%	36.9%	44.2%	27.9%	27.8%	30.1%
Professional services	22.7%	25.6%	30.7%	30.6%	27.5%	19.4%	29.3%	21.7%
Other services	28.9%	21.9%	23.0%	30.8%	30.0%	29.7%	25.6%	29.8%
Ownership								
For profit, incorporated	24.4%	22.2%	27.4%	31.7%	26.9%	22.6%	27.2%	23.9%
For profit, unincorporated	24.4%	23.3%	25.9%	34.6%	26.4%	21.9%	27.5%	23.7%
Nonprofit	20.4%	14.8%	17.8%	27.3%	24.2%	18.3%	21.6%	20.3%
Age of firm								
Less than 5 years	31.6%	26.8%	34.9%	34.8%	34.0%	29.5%	31.1%	32.2%
5-9 years	30.3%	25.2%	28.3%	34.6%	37.1%	22.9%	28.0%	32.4%
10-19 years	26.6%	24.1%	26.7%	35.4%	29.6%	17.9%	27.7%	26.0%
20 or more years	23.4%	19.4%	24.5%	29.8%	24.6%	21.7%	25.7%	23.0%
Unknown	22.5%	2.7%*	48.6%	20.1%*	30.3%	22.3%	28.0%*	22.5%
Multi/single status								
2 or more locations	22.7%	13.8%*	21.6%	29.4%	26.0%	21.9%	26.4%	22.6%
1 location only	27.1%	22.0%	26.6%	32.0%	26.6%	22.4%	26.8%	27.5%
Percent full-time employees								
Less than 25%	33.1%	22.5%*	24.4%	21.5%*	32.5%	39.1%	28.6%	34.1%
25-49 %	25.3%	10.2%	27.7%	37.0%	33.8%	23.5%	24.2%	25.5%
50-74 %	23.8%	19.8%	23.1%	28.4%	29.8%	22.3%	23.1%	24.0%
75% or more	23.7%	22.7%	26.6%	31.7%	25.8%	21.6%	27.2%	23.1%
Union presence								
No union employees	25.9%	22.3%	26.8%	33.5%	28.0%	23.3%	27.6%	25.4%
Has union employees	17.2%	9.5%*	14.4%*	17.2%	17.4%	17.2%	13.9%	17.3%
Unknown	24.4%	3.8%*	32.0%	21.7%*	19.7%	24.6%	22.7%	24.4%
Percent low wage employees								
50% or more low wage	27.1%	17.2%	20.2%	33.0%	32.0%	26.1%	25.2%	27.3%
Less than 50% low wage	23.3%	22.4%	26.8%	31.2%	25.5%	21.2%	26.9%	22.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.36%	1.61%	1.79%	1.21%	0.96%	0.35%	0.78%	0.41%
Industry group **								
Agric., fish., forest.	3.71%*	.	.	.	.	.	7.35%*	3.63%*
Mining and manufacturing	0.92%	2.32%	2.81%	3.86%	1.65%	0.97%	2.97%	0.91%
Construction	0.93%	2.82%	2.55%	2.93%	1.98%	3.50%	1.66%	2.39%
Utilities and transp.	0.78%	8.82%*	7.05%	5.31%	2.79%	0.89%	3.24%	1.00%
Wholesale trade	1.11%	3.32%	4.90%	2.19%	3.03%	1.19%	2.11%	1.15%
Fin. svcs. and real estate	0.91%	3.47%	4.71%	3.26%	2.97%	0.69%	2.61%	0.82%
Retail trade	1.04%	2.70%	3.94%	4.01%	4.03%	1.63%	2.21%	1.16%
Professional services	0.50%	2.37%	1.73%	2.05%	1.13%	0.83%	1.15%	0.65%
Other services	1.50%	3.93%	3.51%	1.76%	3.54%	1.52%	1.84%	1.71%
Ownership								
For profit, incorporated	0.39%	2.28%	1.96%	1.16%	1.12%	0.38%	1.23%	0.44%
For profit, unincorporated	0.67%	3.08%	2.73%	2.16%	2.22%	1.04%	1.96%	0.65%
Nonprofit	1.03%	3.32%	2.41%	1.89%	1.20%	1.35%	1.50%	1.16%
Age of firm								
Less than 5 years	1.59%	1.86%	4.67%	5.40%	3.31%	7.58%	1.78%	2.74%
5-9 years	1.82%	4.32%	4.73%	4.07%	3.73%	1.56%	3.45%	1.93%
10-19 years	1.55%	2.83%	2.62%	1.94%	2.76%	2.39%	1.43%	2.61%
20 or more years	0.51%	2.05%	2.07%	1.37%	1.01%	0.69%	1.06%	0.60%
Unknown	0.61%	10.40%*	13.62%	7.94%*	2.86%	0.58%	9.39%*	0.61%
Multi/single status								
2 or more locations	0.38%	4.39%*	3.51%	2.36%	0.89%	0.36%	2.51%	0.38%
1 location only	0.66%	1.59%	1.71%	1.28%	1.81%	3.24%	0.79%	1.16%
Percent full-time employees								
Less than 25%	1.74%	7.05%*	6.78%	9.63%*	6.09%	5.07%	6.66%	1.91%
25-49 %	1.35%	2.57%	6.84%	3.28%	2.87%	2.15%	3.70%	1.61%
50-74 %	0.86%	2.91%	3.83%	2.61%	2.32%	1.01%	2.06%	0.97%
75% or more	0.37%	1.78%	1.95%	1.29%	1.02%	0.36%	0.84%	0.44%
Union presence								
No union employees	0.32%	1.63%	1.90%	1.30%	0.97%	0.36%	0.79%	0.31%
Has union employees	1.01%	3.59%*	4.57%*	2.95%	1.78%	1.15%	3.32%	1.06%
Unknown	1.12%	5.13%*	9.58%	7.34%*	3.81%	1.17%	5.82%	1.10%
Percent low wage employees								
50% or more low wage	1.12%	2.53%	2.83%	2.59%	3.22%	1.08%	1.46%	1.27%
Less than 50% low wage	0.40%	1.82%	1.90%	1.17%	1.03%	0.43%	0.89%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4(2006) 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, 2006**

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%	12.0%	14.3%	14.4%	15.7%	20.8%	13.7%	19.0%
Industry group **								
Agric., fish., forest.	14.2%	13.7% *	19.1%	7.8% *	18.2%	12.3%	11.2%	16.0%
Mining and manufacturing	19.2%	15.7%	16.5%	15.4%	18.1%	20.9%	16.1%	19.6%
Construction	16.7%	14.1%	16.2%	17.1%	15.5%	21.5%	16.3%	17.1%
Utilities and transp.	20.5%	11.6%	18.8%	16.7%	19.6%	21.5%	15.6%	21.1%
Wholesale trade	18.7%	12.5%	13.8%	15.1%	16.1%	23.4%	13.9%	20.5%
Fin. svcs. and real estate	21.0%	13.3%	17.5%	16.2%	16.5%	23.3%	14.5%	21.9%
Retail trade	17.3%	10.6%	13.9%	11.9%	13.1%	19.7%	12.6%	18.2%
Professional services	17.1%	10.8%	12.6%	13.5%	14.4%	20.3%	12.2%	18.2%
Other services	15.2%	10.9%	11.8%	12.8%	13.9%	18.0%	12.0%	16.3%
Ownership								
For profit, incorporated	18.3%	12.6%	13.9%	14.7%	16.2%	21.0%	13.8%	19.4%
For profit, unincorporated	17.3%	10.3%	16.7%	14.8%	15.7%	20.6%	13.4%	18.7%
Nonprofit	16.7%	11.8%	15.0%	12.2%	14.1%	19.6%	13.3%	17.1%
Age of firm								
Less than 5 years	12.8%	10.1%	13.5%	12.0%	13.1%	18.1%	11.2%	15.2%
5-9 years	16.4%	12.4%	15.6%	16.6%	17.1%	21.9%	14.6%	18.2%
10-19 years	15.4%	11.1%	13.5%	14.3%	15.4%	22.7%	12.9%	17.4%
20 or more years	18.0%	12.8%	14.5%	14.3%	15.8%	21.3%	14.1%	18.9%
Unknown	19.8%	10.8% *	17.9%	12.8%	13.9%	20.1%	13.0%	19.8%
Multi/single status								
2 or more locations	19.7%	14.3%	13.6%	15.3%	15.8%	20.9%	14.5%	19.8%
1 location only	14.3%	12.0%	14.4%	14.1%	15.6%	17.2%	13.6%	15.1%
Percent full-time employees								
Less than 25%	12.9%	8.7% *	18.9%	16.1%	8.2%	15.1%	12.4%	13.1%
25-49 %	15.9%	14.0%	12.4%	9.3%	13.0%	18.5%	11.5%	17.0%
50-74 %	16.1%	11.4%	12.3%	11.9%	12.4%	19.5%	12.4%	17.1%
75% or more	18.3%	12.1%	14.6%	14.8%	16.2%	21.1%	13.9%	19.4%
Union presence								
No union employees	17.0%	12.1%	14.4%	14.1%	15.9%	20.2%	13.6%	18.2%
Has union employees	20.2%	8.8%	12.2%	17.6%	14.7%	21.9%	15.7%	20.5%
Unknown	20.5%	9.4% *	16.7%	14.5% *	13.8%	21.0%	13.0% *	20.6%
Percent low wage employees								
50% or more low wage	16.3%	9.9%	11.9%	11.4%	13.5%	18.8%	11.4%	17.1%
Less than 50% low wage	18.3%	12.3%	14.6%	14.9%	16.1%	21.2%	13.9%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.E.4(2006) 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, 2006**

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	0.14%	0.40%	0.32%	0.40%	0.31%	0.28%	0.28%	0.20%
Industry group **								
Agric., fish., forest.	2.12%	4.15% *	5.02%	2.70% *	4.81%	3.11%	2.71%	2.63%
Mining and manufacturing	0.52%	1.90%	1.53%	1.00%	1.01%	0.94%	0.33%	0.62%
Construction	0.54%	1.20%	2.13%	1.44%	0.82%	1.92%	1.14%	0.87%
Utilities and transp.	0.91%	3.21%	3.63%	3.02%	1.69%	0.91%	1.76%	0.89%
Wholesale trade	0.75%	1.11%	1.91%	1.42%	1.29%	0.98%	0.80%	0.88%
Fin. svcs. and real estate	0.64%	0.78%	1.89%	1.64%	1.30%	0.83%	0.89%	0.67%
Retail trade	0.43%	2.47%	0.85%	0.61%	0.61%	0.66%	0.69%	0.51%
Professional services	0.39%	0.74%	0.57%	0.58%	0.79%	0.65%	0.35%	0.45%
Other services	0.63%	1.17%	0.51%	1.31%	1.45%	0.74%	0.83%	0.83%
Ownership								
For profit, incorporated	0.17%	0.72%	0.34%	0.51%	0.37%	0.34%	0.27%	0.23%
For profit, unincorporated	0.51%	0.98%	1.23%	1.44%	1.47%	1.10%	0.89%	0.61%
Nonprofit	0.60%	1.42%	1.45%	1.27%	0.93%	1.02%	1.17%	0.75%
Age of firm								
Less than 5 years	0.61%	1.13%	2.24%	2.45%	2.08%	3.32%	0.84%	1.18%
5-9 years	0.62%	1.22%	1.49%	1.76%	1.24%	1.58%	0.72%	0.91%
10-19 years	0.73%	0.81%	0.66%	1.09%	0.84%	2.28%	0.60%	1.14%
20 or more years	0.22%	0.45%	0.52%	0.60%	0.40%	0.40%	0.42%	0.22%
Unknown	0.38%	7.40% *	4.82%	3.02%	1.19%	0.40%	3.12%	0.38%
Multi/single status								
2 or more locations	0.23%	2.86%	1.21%	1.17%	0.30%	0.31%	0.94%	0.24%
1 location only	0.21%	0.42%	0.34%	0.43%	0.52%	1.52%	0.30%	0.42%
Percent full-time employees								
Less than 25%	0.78%	2.86% *	4.34%	3.01%	2.06%	1.19%	1.76%	0.82%
25-49 %	0.65%	2.38%	2.99%	1.25%	1.07%	0.73%	1.40%	0.61%
50-74 %	0.53%	0.89%	1.25%	0.96%	0.93%	1.15%	0.64%	0.66%
75% or more	0.16%	0.50%	0.35%	0.41%	0.34%	0.33%	0.33%	0.23%
Union presence								
No union employees	0.18%	0.43%	0.29%	0.40%	0.33%	0.42%	0.28%	0.27%
Has union employees	0.51%	1.48%	2.13%	3.16%	1.01%	0.61%	2.52%	0.50%
Unknown	0.49%	3.60% *	3.94%	4.70% *	2.16%	0.51%	3.92% *	0.48%
Percent low wage employees								
50% or more low wage	0.25%	1.14%	1.53%	1.27%	0.99%	0.55%	0.85%	0.23%
Less than 50% low wage	0.17%	0.48%	0.33%	0.46%	0.36%	0.31%	0.31%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.E.4.a(2006) 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, 2006**

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	11.6%	49.5%	30.8%	17.1%	10.5%	6.9%	31.1%	8.3%
Industry group **								
Agric., fish., forest.	61.0%	.	.	.	.	.	62.0%	60.5%
Mining and manufacturing	12.0%	46.0%	24.3%	6.9%*	12.0%	11.1%	19.1%	11.1%
Construction	27.0%	61.0%	29.1%	28.3%	13.3%	11.6%*	34.9%	19.4%
Utilities and transp.	13.2%	24.6%*	7.9%*	8.9%*	22.2%*	12.2%	12.7%*	13.2%
Wholesale trade	12.2%	47.5%	48.8%	14.4%	5.0%*	6.2%	35.9%	6.1%
Fin. svcs. and real estate	7.0%	34.6%	38.2%	20.3%	6.0%*	3.8%	33.5%	4.5%
Retail trade	6.6%	71.5%	20.2%	19.6%	5.6%*	2.2%*	35.7%	2.9%*
Professional services	11.1%	46.2%	26.4%	18.0%	6.5%*	7.8%	29.9%	8.2%
Other services	13.0%	50.6%	42.6%	17.1%	14.6%*	3.8%	34.6%	7.7%
Ownership								
For profit, incorporated	10.9%	48.4%	28.8%	17.7%	9.7%	6.2%	30.5%	7.5%
For profit, unincorporated	15.7%	50.2%	35.8%	10.6%*	17.1%*	9.3%	31.8%	11.6%
Nonprofit	12.4%	59.4%	39.4%	19.6%	9.7%*	9.1%*	35.1%	10.0%
Age of firm								
Less than 5 years	17.5%	48.5%	11.8%	12.4%*	6.3%*	.	26.9%	6.7%*
5-9 years	16.1%	44.4%	32.1%	6.8%*	4.2%*	4.0%*	29.2%	4.6%*
10-19 years	21.3%	46.8%	31.1%	14.0%	16.1%	17.3%*	30.6%	16.1%
20 or more years	11.9%	52.2%	32.8%	19.4%	10.4%	6.3%	32.1%	8.3%
Unknown	7.1%	89.0%	25.1%*	49.9%*	6.7%*	6.8%	38.0%	7.0%
Multi/single status								
2 or more locations	7.5%	42.0%	27.4%*	17.8%	7.9%	6.9%	21.3%	7.3%
1 location only	23.8%	49.6%	31.0%	16.8%	14.7%	6.1%*	31.9%	14.5%
Percent full-time employees								
Less than 25%	16.4%	69.3%	39.2%*	44.6%	6.9%*	3.8%*	45.9%	10.1%*
25-49 %	11.2%	69.2%	38.5%	11.7%*	10.7%*	5.3%*	41.7%	6.3%
50-74 %	12.5%	53.7%	34.8%	18.1%	5.4%	7.5%	36.8%	7.7%
75% or more	11.5%	47.8%	30.0%	16.7%	11.0%	6.9%	29.9%	8.4%
Union presence								
No union employees	10.6%	49.2%	30.4%	14.0%	8.2%	3.2%	30.4%	5.5%
Has union employees	17.1%	50.6%	41.3%	39.6%	23.7%	14.3%	42.9%	16.1%
Unknown	7.5%	83.7%	21.6%*	37.8%*	23.0%*	6.5%	32.8%*	7.2%
Percent low wage employees								
50% or more low wage	8.1%	60.7%	47.9%	16.3%	7.4%	3.5%	38.9%	4.9%
Less than 50% low wage	12.2%	48.4%	29.2%	17.2%	11.0%	7.5%	30.3%	8.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.4.a(2006) 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, 2006**

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	0.65%	3.11%	3.14%	1.50%	1.37%	0.79%	1.74%	0.72%
Industry group **								
Agric., fish., forest.	9.18%	.	.	.	.	.	8.41%	15.83%
Mining and manufacturing	1.11%	8.33%	4.66%	2.48%*	2.37%	1.90%	3.86%	1.18%
Construction	3.16%	6.73%	3.30%	7.22%	3.69%	3.79%*	4.12%	2.94%
Utilities and transp.	3.02%	12.88%*	4.38%*	3.16%*	6.78%*	2.67%	5.07%*	3.18%
Wholesale trade	1.01%	7.43%	8.55%	2.93%	1.67%*	1.61%	5.23%	1.03%
Fin. svcs. and real estate	1.18%	7.78%	9.60%	4.90%	3.47%*	0.80%	5.59%	0.94%
Retail trade	1.38%	7.09%	5.37%	5.55%	3.18%*	1.23%*	5.49%	0.97%*
Professional services	1.30%	3.01%	2.77%	2.03%	2.05%*	1.85%	2.08%	1.67%
Other services	1.14%	5.32%	6.01%	2.54%	5.19%*	0.99%	2.81%	1.10%
Ownership								
For profit, incorporated	0.64%	3.87%	3.36%	1.57%	1.01%	0.77%	2.16%	0.61%
For profit, unincorporated	2.03%	6.03%	6.40%	6.41%*	5.35%*	1.53%	3.88%	1.95%
Nonprofit	1.78%	7.33%	8.19%	4.10%	3.16%*	2.83%*	5.28%	2.11%
Age of firm								
Less than 5 years	3.64%	3.88%	2.77%	4.43%*	5.07%*	.	4.70%	3.39%*
5-9 years	2.02%	6.49%	8.09%	3.54%*	2.89%*	3.19%*	4.35%	1.53%*
10-19 years	3.17%	3.64%	3.76%	2.89%	3.71%	6.35%*	2.54%	4.43%
20 or more years	0.77%	3.87%	3.89%	1.95%	1.58%	0.90%	2.81%	0.78%
Unknown	1.02%	19.12%	13.04%*	16.03%*	2.11%*	1.01%	10.84%	1.02%
Multi/single status								
2 or more locations	0.73%	11.71%	8.63%*	4.23%	1.04%	0.83%	4.61%	0.73%
1 location only	1.13%	3.12%	3.00%	1.73%	2.24%	2.83%*	1.58%	1.33%
Percent full-time employees								
Less than 25%	3.06%	14.36%	14.15%*	13.33%	3.16%*	2.51%*	11.78%	3.79%*
25-49 %	1.70%	6.16%	9.89%	5.38%*	5.33%*	1.82%*	7.10%	1.73%
50-74 %	1.48%	5.38%	6.04%	4.35%	1.42%	1.59%	3.33%	1.37%
75% or more	0.65%	3.23%	3.04%	1.92%	1.48%	0.81%	1.77%	0.73%
Union presence								
No union employees	0.39%	3.04%	3.11%	1.05%	0.90%	0.49%	1.63%	0.45%
Has union employees	2.37%	12.27%	10.08%	8.23%	6.70%	2.42%	6.28%	2.27%
Unknown	1.18%	18.14%	13.16%*	13.24%*	7.66%*	1.10%	12.29%*	1.17%
Percent low wage employees								
50% or more low wage	0.93%	5.30%	3.91%	3.35%	2.17%	0.47%	3.78%	0.74%
Less than 50% low wage	0.75%	3.43%	3.33%	1.83%	1.41%	0.92%	2.12%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2006**

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	66.4%	65.9%	67.1%	67.3%	65.5%	66.4%	66.6%	66.3%
Industry group **								
Agric., fish., forest.	61.9%	.	.	.	.	.	67.0%	59.0%
Mining and manufacturing	70.2%	.	.	.	.	.	65.6%	70.9%
Construction	69.8%	.	.	.	.	.	64.3%	75.3%
Utilities and transp.	66.5%	.	.	.	.	.	72.3%	65.7%
Wholesale trade	68.0%	.	.	.	.	.	68.6%	67.8%
Fin. svcs. and real estate	62.4%	.	.	.	.	.	72.1%	61.0%
Retail trade	74.7%	.	.	.	.	.	66.1%	76.3%
Professional services	60.1%	.	.	.	.	.	66.8%	58.6%
Other services	70.4%	.	.	.	.	.	64.2%	72.5%
Ownership								
For profit, incorporated	68.7%	.	.	.	.	.	67.3%	69.1%
For profit, unincorporated	65.3%	.	.	.	.	.	65.9%	65.1%
Nonprofit	55.0%	.	.	.	.	.	62.0%	54.1%
Age of firm								
Less than 5 years	67.1%	.	.	.	.	.	66.4%	68.0%
5-9 years	70.8%	.	.	.	.	.	68.5%	73.4%
10-19 years	65.6%	.	.	.	.	.	63.1%	67.5%
20 or more years	65.1%	.	.	.	.	.	67.5%	64.6%
Unknown	68.5%	.	.	.	.	.	77.9%	68.5%
Multi/single status								
2 or more locations	66.9%	.	.	.	.	.	68.5%	66.8%
1 location only	65.3%	.	.	.	.	.	66.5%	63.8%
Percent full-time employees								
Less than 25%	61.4%	.	.	.	.	.	67.3%	60.1%
25-49 %	67.4%	.	.	.	.	.	59.3%	69.3%
50-74 %	61.2%	.	.	.	.	.	63.8%	60.4%
75% or more	67.0%	.	.	.	.	.	67.2%	66.9%
Union presence								
No union employees	67.8%	.	.	.	.	.	66.9%	68.1%
Has union employees	60.0%	.	.	.	.	.	66.7%	59.6%
Unknown	68.0%	.	.	.	.	.	47.7%	68.5%
Percent low wage employees								
50% or more low wage	74.8%	.	.	.	.	.	67.7%	75.9%
Less than 50% low wage	64.8%	.	.	.	.	.	66.5%	64.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.1(2006) 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, 2006**

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	0.64%	1.33%	1.90%	1.58%	1.61%	1.11%	0.74%	0.71%
Industry group **								
Agric., fish., forest.	9.17%	.	.	.	.	.	8.47%	12.11%
Mining and manufacturing	1.01%	.	.	.	.	.	2.51%	1.00%
Construction	1.91%	.	.	.	.	.	3.13%	3.34%
Utilities and transp.	1.58%	.	.	.	.	.	6.59%	1.75%
Wholesale trade	1.58%	.	.	.	.	.	2.52%	2.32%
Fin. svcs. and real estate	2.69%	.	.	.	.	.	2.66%	2.95%
Retail trade	1.09%	.	.	.	.	.	0.95%	1.10%
Professional services	1.62%	.	.	.	.	.	1.57%	1.78%
Other services	0.85%	.	.	.	.	.	2.15%	1.32%
Ownership								
For profit, incorporated	0.54%	.	.	.	.	.	0.78%	0.63%
For profit, unincorporated	1.08%	.	.	.	.	.	1.59%	1.43%
Nonprofit	1.98%	.	.	.	.	.	2.71%	2.07%
Age of firm								
Less than 5 years	3.04%	.	.	.	.	.	2.45%	6.37%
5-9 years	1.65%	.	.	.	.	.	2.48%	2.17%
10-19 years	1.79%	.	.	.	.	.	2.48%	2.20%
20 or more years	0.82%	.	.	.	.	.	1.24%	0.94%
Unknown	1.40%	.	.	.	.	.	4.48%	1.41%
Multi/single status								
2 or more locations	0.90%	.	.	.	.	.	2.38%	0.93%
1 location only	1.00%	.	.	.	.	.	0.84%	1.83%
Percent full-time employees								
Less than 25%	4.33%	.	.	.	.	.	4.26%	4.51%
25-49 %	2.29%	.	.	.	.	.	3.73%	2.78%
50-74 %	1.93%	.	.	.	.	.	1.80%	2.45%
75% or more	0.72%	.	.	.	.	.	0.87%	0.78%
Union presence								
No union employees	0.52%	.	.	.	.	.	0.67%	0.60%
Has union employees	2.14%	.	.	.	.	.	4.38%	2.12%
Unknown	2.44%	.	.	.	.	.	8.81%	2.37%
Percent low wage employees								
50% or more low wage	0.85%	.	.	.	.	.	2.22%	0.79%
Less than 50% low wage	0.73%	.	.	.	.	.	0.83%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.2(2006) 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, 2006**

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	714	1,006	981	944	769	537	1,007	630
Industry group **								
Agric., fish., forest.	1,052	.	.	.	.	.	1,219	820*
Mining and manufacturing	661	.	.	.	.	.	1,122	579
Construction	934	.	.	.	.	.	1,084	804
Utilities and transp.	663	.	.	.	.	.	1,236	545
Wholesale trade	778	.	.	.	.	.	1,061	641
Fin. svcs. and real estate	655	.	.	.	.	.	882	611
Retail trade	768	.	.	.	.	.	1,103	704
Professional services	726	.	.	.	.	.	932	662
Other services	644	.	.	.	.	.	932	549
Ownership								
For profit, incorporated	722	.	.	.	.	.	1,040	630
For profit, unincorporated	721	.	.	.	.	.	1,009	600
Nonprofit	661	.	.	.	.	.	708	654
Age of firm								
Less than 5 years	926	.	.	.	.	.	982	823
5-9 years	895	.	.	.	.	.	1,021	741
10-19 years	828	.	.	.	.	.	1,012	688
20 or more years	747	.	.	.	.	.	1,006	673
Unknown	518	.	.	.	.	.	1,045	515
Multi/single status								
2 or more locations	604	.	.	.	.	.	1,034	593
1 location only	915	.	.	.	.	.	1,005	788
Percent full-time employees								
Less than 25%	662	.	.	.	.	.	901	604
25-49 %	624	.	.	.	.	.	1,081	508
50-74 %	747	.	.	.	.	.	1,018	656
75% or more	715	.	.	.	.	.	1,005	633
Union presence								
No union employees	775	.	.	.	.	.	1,026	675
Has union employees	501	.	.	.	.	.	524	499
Unknown	570	.	.	.	.	.	824	565
Percent low wage employees								
50% or more low wage	714	.	.	.	.	.	1,017	663
Less than 50% low wage	714	.	.	.	.	.	1,006	621

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.2(2006) 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, 2006**

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	8.92	24.89	22.66	46.05	25.71	11.29	19.53	13.07
Industry group **								
Agric., fish., forest.	190.14	.	.	.	.	.	190.62	322.73 *
Mining and manufacturing	26.54	.	.	.	.	.	88.75	28.43
Construction	47.65	.	.	.	.	.	64.52	73.27
Utilities and transp.	35.77	.	.	.	.	.	62.21	30.63
Wholesale trade	34.83	.	.	.	.	.	100.18	34.51
Fin. svcs. and real estate	19.24	.	.	.	.	.	39.63	22.80
Retail trade	19.65	.	.	.	.	.	50.75	22.85
Professional services	24.58	.	.	.	.	.	23.77	27.26
Other services	33.49	.	.	.	.	.	50.91	34.97
Ownership								
For profit, incorporated	12.84	.	.	.	.	.	21.37	15.24
For profit, unincorporated	26.38	.	.	.	.	.	38.54	24.49
Nonprofit	41.43	.	.	.	.	.	52.08	48.36
Age of firm								
Less than 5 years	48.31	.	.	.	.	.	59.72	104.48
5-9 years	33.37	.	.	.	.	.	54.26	60.71
10-19 years	43.95	.	.	.	.	.	32.39	64.07
20 or more years	10.82	.	.	.	.	.	44.90	11.30
Unknown	20.00	.	.	.	.	.	209.54	19.01
Multi/single status								
2 or more locations	9.41	.	.	.	.	.	53.74	9.64
1 location only	16.22	.	.	.	.	.	20.18	42.28
Percent full-time employees								
Less than 25%	42.09	.	.	.	.	.	83.20	49.30
25-49 %	34.34	.	.	.	.	.	121.33	27.00
50-74 %	31.81	.	.	.	.	.	52.44	28.09
75% or more	9.63	.	.	.	.	.	25.17	14.80
Union presence								
No union employees	8.26	.	.	.	.	.	19.97	12.17
Has union employees	20.99	.	.	.	.	.	77.26	21.90
Unknown	33.43	.	.	.	.	.	182.57	33.30
Percent low wage employees								
50% or more low wage	16.97	.	.	.	.	.	51.83	20.73
Less than 50% low wage	8.24	.	.	.	.	.	16.56	12.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	1,351	1,940	1,957	1,762	1,245	1,206	1,923	1,243
Industry group **								
Agric., fish., forest.	1,344	.	.	.	.	.	2,271	1,018
Mining and manufacturing	1,180	.	.	.	.	.	1,966	1,101
Construction	1,514	.	.	.	.	.	1,677	1,379
Utilities and transp.	1,307	.	.	.	.	.	2,408	1,189
Wholesale trade	1,334	.	.	.	.	.	2,109	1,106
Fin. svcs. and real estate	1,340	.	.	.	.	.	1,677	1,290
Retail trade	1,646	.	.	.	.	.	2,087	1,593
Professional services	1,383	.	.	.	.	.	2,043	1,251
Other services	1,295	.	.	.	.	.	1,765	1,181
Ownership								
For profit, incorporated	1,370	.	.	.	.	.	1,961	1,261
For profit, unincorporated	1,398	.	.	.	.	.	1,970	1,232
Nonprofit	1,166	.	.	.	.	.	1,459	1,127
Age of firm								
Less than 5 years	1,743	.	.	.	.	.	1,953	1,496
5-9 years	1,559	.	.	.	.	.	1,943	1,258
10-19 years	1,553	.	.	.	.	.	2,026	1,246
20 or more years	1,358	.	.	.	.	.	1,877	1,251
Unknown	1,222	.	.	.	.	.	2,061	1,219
Multi/single status								
2 or more locations	1,236	.	.	.	.	.	1,977	1,223
1 location only	1,663	.	.	.	.	.	1,919	1,358
Percent full-time employees								
Less than 25%	1,431	.	.	.	.	.	1,789	1,342
25-49 %	1,161	.	.	.	.	.	2,266	1,015
50-74 %	1,423	.	.	.	.	.	2,024	1,289
75% or more	1,351	.	.	.	.	.	1,907	1,246
Union presence								
No union employees	1,435	.	.	.	.	.	1,993	1,279
Has union employees	1,072	.	.	.	.	.	935	1,080
Unknown	1,331	.	.	.	.	.	1,863	1,326
Percent low wage employees								
50% or more low wage	1,432	.	.	.	.	.	2,090	1,369
Less than 50% low wage	1,336	.	.	.	.	.	1,908	1,218

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.3(2006) 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, 2006**

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	13.68	75.40	114.71	66.38	49.02	23.98	57.81	20.41
Industry group **								
Agric., fish., forest.	330.14	.	.	.	.	.	361.20	253.88
Mining and manufacturing	33.40	.	.	.	.	.	161.65	32.16
Construction	92.11	.	.	.	.	.	133.96	111.86
Utilities and transp.	88.19	.	.	.	.	.	295.08	84.23
Wholesale trade	46.02	.	.	.	.	.	128.58	42.90
Fin. svcs. and real estate	54.14	.	.	.	.	.	183.54	56.48
Retail trade	40.23	.	.	.	.	.	137.09	53.68
Professional services	31.91	.	.	.	.	.	31.76	37.17
Other services	86.28	.	.	.	.	.	162.03	99.32
Ownership								
For profit, incorporated	20.51	.	.	.	.	.	64.72	24.97
For profit, unincorporated	39.02	.	.	.	.	.	62.58	46.73
Nonprofit	61.71	.	.	.	.	.	155.89	67.91
Age of firm								
Less than 5 years	136.31	.	.	.	.	.	173.38	139.57
5-9 years	62.93	.	.	.	.	.	96.30	81.73
10-19 years	70.62	.	.	.	.	.	86.70	78.06
20 or more years	24.70	.	.	.	.	.	81.75	29.22
Unknown	39.84	.	.	.	.	.	338.46	39.54
Multi/single status								
2 or more locations	19.58	.	.	.	.	.	198.41	18.92
1 location only	23.27	.	.	.	.	.	62.28	54.43
Percent full-time employees								
Less than 25%	157.68	.	.	.	.	.	296.92	163.54
25-49 %	77.65	.	.	.	.	.	237.83	84.71
50-74 %	60.55	.	.	.	.	.	146.19	61.36
75% or more	15.03	.	.	.	.	.	55.13	21.10
Union presence								
No union employees	13.57	.	.	.	.	.	56.90	17.51
Has union employees	45.29	.	.	.	.	.	91.49	46.84
Unknown	60.85	.	.	.	.	.	326.25	59.82
Percent low wage employees								
50% or more low wage	27.33	.	.	.	.	.	205.68	26.18
Less than 50% low wage	12.76	.	.	.	.	.	58.30	20.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	74.9%	75.1%	78.0%	80.4%	78.0%	72.1%	77.2%	74.3%
Industry group **								
Agric., fish., forest.	73.3%	.	.	.	.	.	72.0%	74.1%
Mining and manufacturing	72.5%	.	.	.	.	.	78.1%	71.7%
Construction	75.5%	.	.	.	.	.	77.8%	73.3%
Utilities and transp.	76.2%	.	.	.	.	.	70.3%	77.0%
Wholesale trade	75.7%	.	.	.	.	.	76.3%	75.4%
Fin. svcs. and real estate	73.4%	.	.	.	.	.	76.3%	73.0%
Retail trade	65.3%	.	.	.	.	.	76.6%	63.2%
Professional services	78.7%	.	.	.	.	.	77.9%	78.9%
Other services	77.9%	.	.	.	.	.	77.9%	78.0%
Ownership								
For profit, incorporated	73.7%	.	.	.	.	.	78.0%	72.7%
For profit, unincorporated	76.8%	.	.	.	.	.	73.1%	78.1%
Nonprofit	79.5%	.	.	.	.	.	77.9%	79.7%
Age of firm								
Less than 5 years	75.1%	.	.	.	.	.	73.6%	77.4%
5-9 years	77.9%	.	.	.	.	.	79.2%	76.3%
10-19 years	80.2%	.	.	.	.	.	78.3%	81.6%
20 or more years	73.7%	.	.	.	.	.	76.8%	72.9%
Unknown	75.0%	.	.	.	.	.	68.5%	75.0%
Multi/single status								
2 or more locations	73.5%	.	.	.	.	.	74.9%	73.5%
1 location only	77.8%	.	.	.	.	.	77.4%	78.3%
Percent full-time employees								
Less than 25%	77.6%	.	.	.	.	.	68.1%	79.7%
25-49 %	72.3%	.	.	.	.	.	77.0%	71.2%
50-74 %	80.6%	.	.	.	.	.	79.5%	80.9%
75% or more	74.3%	.	.	.	.	.	77.1%	73.7%
Union presence								
No union employees	76.9%	.	.	.	.	.	77.9%	76.5%
Has union employees	71.0%	.	.	.	.	.	63.6%	71.4%
Unknown	68.9%	.	.	.	.	.	73.5%	68.8%
Percent low wage employees								
50% or more low wage	70.0%	.	.	.	.	.	72.7%	69.6%
Less than 50% low wage	75.8%	.	.	.	.	.	77.7%	75.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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%	1.32%	1.24%	0.59%	0.84%	0.86%	0.34%	0.63%
Industry group **								
Agric., fish., forest.	6.32%	.	.	.	.	.	4.62%	12.23%
Mining and manufacturing	1.03%	.	.	.	.	.	2.50%	1.30%
Construction	1.08%	.	.	.	.	.	1.33%	1.48%
Utilities and transp.	2.49%	.	.	.	.	.	4.67%	2.82%
Wholesale trade	1.63%	.	.	.	.	.	2.12%	2.14%
Fin. svcs. and real estate	1.66%	.	.	.	.	.	3.96%	2.39%
Retail trade	1.94%	.	.	.	.	.	1.70%	2.29%
Professional services	0.87%	.	.	.	.	.	0.93%	0.99%
Other services	1.30%	.	.	.	.	.	1.72%	1.78%
Ownership								
For profit, incorporated	0.53%	.	.	.	.	.	0.70%	0.80%
For profit, unincorporated	1.08%	.	.	.	.	.	2.21%	1.22%
Nonprofit	1.20%	.	.	.	.	.	2.25%	1.37%
Age of firm								
Less than 5 years	2.20%	.	.	.	.	.	2.10%	5.70%
5-9 years	1.80%	.	.	.	.	.	1.96%	3.16%
10-19 years	1.75%	.	.	.	.	.	1.42%	2.54%
20 or more years	0.64%	.	.	.	.	.	0.86%	0.82%
Unknown	0.74%	.	.	.	.	.	7.99%	0.76%
Multi/single status								
2 or more locations	0.77%	.	.	.	.	.	2.52%	0.80%
1 location only	0.49%	.	.	.	.	.	0.33%	1.08%
Percent full-time employees								
Less than 25%	2.31%	.	.	.	.	.	4.46%	2.45%
25-49 %	2.81%	.	.	.	.	.	2.95%	3.16%
50-74 %	1.08%	.	.	.	.	.	1.67%	1.16%
75% or more	0.59%	.	.	.	.	.	0.50%	0.82%
Union presence								
No union employees	0.58%	.	.	.	.	.	0.46%	0.81%
Has union employees	2.18%	.	.	.	.	.	6.06%	2.28%
Unknown	1.94%	.	.	.	.	.	5.34%	2.06%
Percent low wage employees								
50% or more low wage	1.55%	.	.	.	.	.	2.56%	1.70%
Less than 50% low wage	0.45%	.	.	.	.	.	0.34%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	19.33	20.74	20.96	20.46	19.23	18.70	20.88	18.95
Industry group **								
Agric., fish., forest.	18.88	.	.	.	.	.	23.53	16.29
Mining and manufacturing	19.53	.	.	.	.	.	21.35	19.25
Construction	20.73	.	.	.	.	.	20.92	20.53
Utilities and transp.	18.43	.	.	.	.	.	21.42	18.06
Wholesale trade	19.49	.	.	.	.	.	21.41	18.77
Fin. svcs. and real estate	19.21	.	.	.	.	.	18.99	19.25
Retail trade	20.76	.	.	.	.	.	22.68	20.33
Professional services	18.73	.	.	.	.	.	20.51	18.33
Other services	19.33	.	.	.	.	.	20.61	18.91
Ownership								
For profit, incorporated	19.57	.	.	.	.	.	20.95	19.21
For profit, unincorporated	19.71	.	.	.	.	.	21.68	19.05
Nonprofit	17.91	.	.	.	.	.	18.86	17.78
Age of firm								
Less than 5 years	20.17	.	.	.	.	.	20.58	19.54
5-9 years	20.56	.	.	.	.	.	21.20	19.83
10-19 years	19.60	.	.	.	.	.	20.31	19.08
20 or more years	19.26	.	.	.	.	.	21.05	18.82
Unknown	19.07	.	.	.	.	.	22.74	19.06
Multi/single status								
2 or more locations	18.95	.	.	.	.	.	21.40	18.90
1 location only	20.11	.	.	.	.	.	20.84	19.21
Percent full-time employees								
Less than 25%	20.56	.	.	.	.	.	21.40	20.40
25-49 %	19.76	.	.	.	.	.	21.70	19.27
50-74 %	19.01	.	.	.	.	.	21.26	18.41
75% or more	19.33	.	.	.	.	.	20.79	18.98
Union presence								
No union employees	19.86	.	.	.	.	.	20.97	19.47
Has union employees	17.28	.	.	.	.	.	18.64	17.21
Unknown	19.18	.	.	.	.	.	20.40	19.16
Percent low wage employees								
50% or more low wage	20.53	.	.	.	.	.	22.34	20.23
Less than 50% low wage	19.13	.	.	.	.	.	20.71	18.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.40	0.20	0.32	0.23	0.14	0.24	0.15
Industry group **								
Agric., fish., forest.	1.25	.	.	.	.	.	1.14	2.52
Mining and manufacturing	0.21	.	.	.	.	.	0.56	0.26
Construction	0.35	.	.	.	.	.	0.46	0.59
Utilities and transp.	0.40	.	.	.	.	.	0.91	0.40
Wholesale trade	0.31	.	.	.	.	.	0.48	0.40
Fin. svcs. and real estate	0.39	.	.	.	.	.	0.86	0.39
Retail trade	0.23	.	.	.	.	.	0.62	0.20
Professional services	0.22	.	.	.	.	.	0.33	0.24
Other services	0.25	.	.	.	.	.	0.29	0.33
Ownership								
For profit, incorporated	0.11	.	.	.	.	.	0.29	0.16
For profit, unincorporated	0.34	.	.	.	.	.	0.48	0.37
Nonprofit	0.19	.	.	.	.	.	0.33	0.23
Age of firm								
Less than 5 years	0.33	.	.	.	.	.	0.77	1.29
5-9 years	0.30	.	.	.	.	.	0.36	0.66
10-19 years	0.32	.	.	.	.	.	0.36	0.50
20 or more years	0.16	.	.	.	.	.	0.30	0.18
Unknown	0.15	.	.	.	.	.	1.48	0.15
Multi/single status								
2 or more locations	0.13	.	.	.	.	.	0.69	0.13
1 location only	0.24	.	.	.	.	.	0.25	0.40
Percent full-time employees								
Less than 25%	0.57	.	.	.	.	.	1.17	0.47
25-49 %	0.42	.	.	.	.	.	0.63	0.45
50-74 %	0.33	.	.	.	.	.	0.29	0.39
75% or more	0.13	.	.	.	.	.	0.28	0.17
Union presence								
No union employees	0.12	.	.	.	.	.	0.25	0.17
Has union employees	0.22	.	.	.	.	.	0.46	0.23
Unknown	0.22	.	.	.	.	.	1.56	0.25
Percent low wage employees								
50% or more low wage	0.21	.	.	.	.	.	0.48	0.20
Less than 50% low wage	0.13	.	.	.	.	.	0.27	0.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	18.5%	20.3%	20.3%	19.6%	18.6%	18.0%	20.2%	18.2%
Industry group **								
Agric., fish., forest.	20.5%	.	.	.	.	.	20.7%	20.5%
Mining and manufacturing	17.9%	.	.	.	.	.	21.4%	17.5%
Construction	19.7%	.	.	.	.	.	20.0%	19.5%
Utilities and transp.	19.2%	.	.	.	.	.	20.7%	19.0%
Wholesale trade	16.8%	.	.	.	.	.	18.4%	16.5%
Fin. svcs. and real estate	17.7%	.	.	.	.	.	21.8%	17.3%
Retail trade	19.3%	.	.	.	.	.	19.5%	19.3%
Professional services	18.6%	.	.	.	.	.	20.1%	18.3%
Other services	19.0%	.	.	.	.	.	19.8%	18.8%
Ownership								
For profit, incorporated	18.2%	.	.	.	.	.	20.1%	17.9%
For profit, unincorporated	19.5%	.	.	.	.	.	21.3%	19.0%
Nonprofit	19.4%	.	.	.	.	.	19.3%	19.4%
Age of firm								
Less than 5 years	18.9%	.	.	.	.	.	19.1%	18.6%
5-9 years	19.2%	.	.	.	.	.	19.8%	18.7%
10-19 years	18.9%	.	.	.	.	.	20.3%	18.0%
20 or more years	18.6%	.	.	.	.	.	20.5%	18.2%
Unknown	18.0%	.	.	.	.	.	17.7%	18.0%
Multi/single status								
2 or more locations	18.1%	.	.	.	.	.	20.3%	18.0%
1 location only	19.7%	.	.	.	.	.	20.2%	19.1%
Percent full-time employees								
Less than 25%	19.9%	.	.	.	.	.	20.8%	19.7%
25-49 %	17.6%	.	.	.	.	.	20.2%	17.2%
50-74 %	19.7%	.	.	.	.	.	21.4%	19.3%
75% or more	18.4%	.	.	.	.	.	20.1%	18.1%
Union presence								
No union employees	18.6%	.	.	.	.	.	20.4%	18.1%
Has union employees	17.9%	.	.	.	.	.	18.1%	17.9%
Unknown	18.6%	.	.	.	.	.	20.1%	18.6%
Percent low wage employees								
50% or more low wage	19.2%	.	.	.	.	.	21.6%	19.0%
Less than 50% low wage	18.3%	.	.	.	.	.	20.1%	17.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006**

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	0.12%	0.34%	0.52%	0.30%	0.55%	0.11%	0.11%	0.13%
Industry group **								
Agric., fish., forest.	1.47%	.	.	.	.	.	1.19%	2.91%
Mining and manufacturing	0.23%	.	.	.	.	.	0.96%	0.20%
Construction	0.40%	.	.	.	.	.	0.75%	0.91%
Utilities and transp.	0.44%	.	.	.	.	.	1.09%	0.40%
Wholesale trade	0.64%	.	.	.	.	.	0.90%	0.75%
Fin. svcs. and real estate	0.46%	.	.	.	.	.	1.12%	0.45%
Retail trade	0.23%	.	.	.	.	.	0.60%	0.26%
Professional services	0.34%	.	.	.	.	.	0.35%	0.46%
Other services	0.33%	.	.	.	.	.	0.51%	0.44%
Ownership								
For profit, incorporated	0.16%	.	.	.	.	.	0.23%	0.16%
For profit, unincorporated	0.31%	.	.	.	.	.	0.53%	0.35%
Nonprofit	0.79%	.	.	.	.	.	0.78%	0.93%
Age of firm								
Less than 5 years	0.39%	.	.	.	.	.	0.61%	0.54%
5-9 years	0.58%	.	.	.	.	.	0.84%	0.34%
10-19 years	0.37%	.	.	.	.	.	0.47%	0.56%
20 or more years	0.22%	.	.	.	.	.	0.36%	0.24%
Unknown	0.23%	.	.	.	.	.	1.59%	0.23%
Multi/single status								
2 or more locations	0.11%	.	.	.	.	.	0.49%	0.12%
1 location only	0.27%	.	.	.	.	.	0.12%	0.53%
Percent full-time employees								
Less than 25%	0.59%	.	.	.	.	.	2.08%	0.62%
25-49 %	0.52%	.	.	.	.	.	0.96%	0.63%
50-74 %	0.67%	.	.	.	.	.	0.65%	0.78%
75% or more	0.14%	.	.	.	.	.	0.15%	0.15%
Union presence								
No union employees	0.21%	.	.	.	.	.	0.13%	0.25%
Has union employees	0.34%	.	.	.	.	.	0.64%	0.35%
Unknown	0.21%	.	.	.	.	.	1.16%	0.21%
Percent low wage employees								
50% or more low wage	0.31%	.	.	.	.	.	0.70%	0.29%
Less than 50% low wage	0.13%	.	.	.	.	.	0.14%	0.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.G.1(2006) Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2006**

	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
<b>Single coverage</b>								
Average (mean)	4,118	4,498	4,241	4,035	4,112	4,066	4,260	4,077
10th percentile	2,400	2,300	2,400	2,400	2,400	2,500	2,400	2,500
25th percentile	3,200	3,100	3,100	3,100	3,100	3,200	3,100	3,200
50th percentile (median)	4,000	4,200	4,000	3,900	4,000	4,000	4,000	4,000
75th percentile	4,800	5,400	4,900	4,800	5,000	4,700	5,000	4,800
90th percentile	5,900	7,200	6,200	5,700	5,800	5,700	6,400	5,700
<b>Employee-plus-one coverage</b>								
Average (mean)	7,988	8,538	8,220	7,702	8,141	7,936	8,105	7,969
10th percentile	4,900	4,200	4,400	4,600	4,600	5,000	4,500	5,000
25th percentile	6,200	6,000	6,000	6,000	6,300	6,200	6,000	6,200
50th percentile (median)	7,800	8,200	7,600	7,400	7,900	7,800	7,500	7,800
75th percentile	9,500	11,000	10,000	9,100	9,700	9,400	9,600	9,500
90th percentile	11,000	14,000	13,000	11,000	12,000	11,000	12,000	11,000
<b>Family coverage</b>								
Average (mean)	11,381	11,245	11,107	10,945	11,181	11,569	11,095	11,438
10th percentile	7,100	5,800	6,600	6,500	6,400	7,400	6,200	7,200
25th percentile	9,100	8,400	8,500	8,600	8,700	9,400	8,400	9,300
50th percentile (median)	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
75th percentile	13,000	14,000	13,000	13,000	13,000	13,000	13,000	13,000
90th percentile	16,000	17,000	16,000	16,000	16,000	16,000	17,000	16,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.1(2006) Standard error for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2006**

	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
<b>Single coverage</b>								
Average (mean)	25.23	63.33	73.82	48.54	39.91	35.03	33.85	29.99
10th percentile	30.35	43.22	89.06	69.93	73.72	39.37	41.87	32.59
25th percentile	28.96	51.15	71.79	56.62	37.90	38.08	31.83	34.03
50th percentile (median)	24.68	65.99	77.25	62.99	75.01	31.63	48.34	22.06
75th percentile	25.42	98.74	71.59	79.69	51.37	33.48	46.99	37.62
90th percentile	50.68	139.38	144.71	108.13	73.54	81.87	92.66	69.41
<b>Employee-plus-one coverage</b>								
Average (mean)	48.23	166.92	168.05	100.91	61.11	81.70	112.84	56.31
10th percentile	59.92	156.83	122.96	136.14	166.77	83.54	75.37	73.84
25th percentile	47.94	208.12	152.49	162.03	111.44	80.11	109.77	59.01
50th percentile (median)	52.79	167.02	227.31	112.30	115.26	77.74	103.69	60.90
75th percentile	75.35	306.50	265.33	151.60	136.06	104.38	155.65	79.78
90th percentile	130.55	401.19	327.97	215.33	249.87	155.11	287.29	131.70
<b>Family coverage</b>								
Average (mean)	32.33	190.19	230.13	219.83	110.93	59.60	115.51	37.45
10th percentile	108.02	455.16	238.45	282.54	249.83	121.82	206.04	106.18
25th percentile	56.24	293.83	191.83	159.56	159.09	71.42	68.36	54.17
50th percentile (median)	65.91	283.57	195.23	174.14	143.81	75.80	157.10	49.99
75th percentile	66.91	304.45	307.50	310.96	132.07	105.91	206.23	74.23
90th percentile	135.23	271.51	877.77	461.90	307.17	156.58	310.99	123.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

**Table I.G.2(2006) Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2006**

	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
<b>Single coverage</b>								
Average (mean)	788	595	669	797	833	815	705	812
10th percentile	0	0	0	0	0	110	0	0
25th percentile	140	0	0	0	160	350	0	290
50th percentile (median)	650	0	47*	550	660	730	0	700
75th percentile	1,100	740	1,100	1,200	1,200	1,100	1,100	1,100
90th percentile	1,700	2,100	1,900	2,000	1,900	1,500	2,000	1,700
<b>Employee-plus-one coverage</b>								
Average (mean)	1,903	1,869	2,160	2,419	2,138	1,736	2,168	1,857
10th percentile	0	0	0	0	0	280	0	140*
25th percentile	720	0	0	850	870	780	0	790
50th percentile (median)	1,600	160*	1,600	2,100	1,800	1,600	1,700	1,600
75th percentile	2,500	3,200	3,600	3,600	3,000	2,300	3,500	2,400
90th percentile	3,800	5,200	5,300	4,900	4,500	3,200	5,000	3,600
<b>Family coverage</b>								
Average (mean)	2,890	2,597	3,137	3,545	3,346	2,617	3,101	2,848
10th percentile	0	0	0	0	0	460	0	250
25th percentile	1,100	0	0	720*	1,300	1,300	0	1,300
50th percentile (median)	2,400	0	2,400	3,000	2,800	2,300	2,300	2,400
75th percentile	3,900	4,200	5,400	5,600	4,500	3,400	5,100	3,700
90th percentile	6,000	7,800	7,700	7,900	7,200	4,800	7,700	5,500

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.2(2006) Standard error for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2006**

	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
<b>Single coverage</b>								
Average (mean)	16.23	40.89	36.48	29.40	55.72	15.30	25.73	18.53
10th percentile	0.00	0.00	0.00	0.00	6.32	15.75	0.00	2.64
25th percentile	26.36	0.00	0.00	0.00	37.56	16.76	0.00	16.35
50th percentile (median)	10.66	0.00	92.50*	26.29	49.15	16.51	64.06	15.88
75th percentile	17.93	106.87	91.03	49.57	152.14	15.58	44.59	19.40
90th percentile	52.31	167.59	76.32	87.22	100.37	23.87	60.78	62.56
<b>Employee-plus-one coverage</b>								
Average (mean)	24.03	131.23	144.56	95.78	77.59	28.05	66.07	29.96
10th percentile	11.46	0.00	0.00	0.00	47.19	45.56	0.00	46.87*
25th percentile	27.57	0.00	79.51	143.72	76.87	23.83	37.95	28.26
50th percentile (median)	23.68	327.13*	259.27	98.30	69.41	20.50	131.99	22.48
75th percentile	31.62	177.53	170.99	96.11	115.49	23.24	119.22	33.91
90th percentile	76.51	413.61	245.16	96.28	160.18	111.51	137.62	106.96
<b>Family coverage</b>								
Average (mean)	33.93	218.26	145.72	138.82	113.43	28.11	110.11	27.83
10th percentile	0.00	0.00	0.00	0.00	70.77	54.22	0.00	53.89
25th percentile	21.30	0.00	13.18	223.52*	66.64	46.62	0.00	30.24
50th percentile (median)	32.32	440.56	285.88	239.96	69.99	40.70	276.42	29.63
75th percentile	55.37	389.25	145.66	227.08	193.75	43.38	155.79	47.66
90th percentile	109.19	582.16	263.92	175.76	427.95	68.70	219.76	109.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.



**Table I.G.3(2006) Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2006**

	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
<b>Single coverage</b>								
Average (mean)	3,330	3,903	3,572	3,239	3,279	3,251	3,555	3,264
10th percentile	1,600	1,400	1,500	1,400	1,500	1,700	1,400	1,600
25th percentile	2,400	2,400	2,300	2,300	2,400	2,500	2,300	2,400
50th percentile (median)	3,200	3,600	3,400	3,100	3,100	3,100	3,300	3,100
75th percentile	4,100	5,000	4,600	4,000	4,100	3,900	4,500	4,000
90th percentile	5,200	6,600	5,800	5,100	5,000	4,900	6,000	5,000
<b>Employee-plus-one coverage</b>								
Average (mean)	6,086	6,669	6,060	5,283	6,003	6,201	5,937	6,111
10th percentile	2,700	2,200	2,200	1,900	2,400	3,500	2,100	3,000
25th percentile	4,200	3,700	3,600	3,100	3,800	4,700	3,400	4,400
50th percentile (median)	5,900	6,000	5,300	4,800	5,700	6,100	5,100	6,000
75th percentile	7,500	9,000	7,900	7,000	7,700	7,500	7,800	7,500
90th percentile	9,700	12,000	11,000	9,000	10,000	9,200	11,000	9,600
<b>Family coverage</b>								
Average (mean)	8,491	8,649	7,970	7,400	7,835	8,952	7,994	8,590
10th percentile	3,300	2,400	2,200	2,400	2,500	4,800	2,300	3,600
25th percentile	6,000	4,900	4,500	4,200	4,800	6,900	4,500	6,300
50th percentile (median)	8,400	8,200	7,500	6,900	7,800	8,900	7,800	8,600
75th percentile	11,000	12,000	11,000	10,000	10,000	11,000	11,000	11,000
90th percentile	13,000	15,000	14,000	13,000	13,000	13,000	14,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.3(2006) Standard error for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2006**

	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
<b>Single coverage</b>								
Average (mean)	28.46	81.26	99.57	52.97	45.70	34.42	50.99	33.58
10th percentile	30.01	50.67	83.29	61.03	79.41	46.94	32.71	34.96
25th percentile	22.24	71.91	110.96	52.85	50.37	22.02	63.43	18.11
50th percentile (median)	34.63	84.03	77.66	83.52	91.75	25.02	49.18	31.05
75th percentile	33.44	141.19	96.58	100.49	59.93	43.38	69.85	41.20
90th percentile	62.85	128.06	111.64	106.48	76.56	106.24	78.36	62.15
<b>Employee-plus-one coverage</b>								
Average (mean)	58.81	210.13	214.67	120.78	94.07	78.11	112.06	64.99
10th percentile	73.19	234.16	212.56	111.29	111.89	126.63	144.51	84.54
25th percentile	73.38	211.45	155.66	123.07	145.23	87.57	123.88	90.61
50th percentile (median)	71.36	276.05	228.35	153.81	87.07	80.51	125.57	73.01
75th percentile	64.84	315.76	332.87	179.83	185.30	83.47	204.52	72.29
90th percentile	136.71	465.18	406.92	307.94	223.91	194.08	215.00	156.76
<b>Family coverage</b>								
Average (mean)	29.88	172.46	237.95	259.28	51.32	51.73	130.21	33.26
10th percentile	91.77	418.47	295.07	161.73	269.54	131.30	148.62	109.00
25th percentile	48.25	300.02	354.38	232.96	238.93	87.06	154.34	67.54
50th percentile (median)	44.75	212.72	257.38	306.33	102.08	66.87	174.63	44.76
75th percentile	89.80	295.84	299.03	321.82	103.57	121.50	182.05	91.16
90th percentile	128.60	324.13	378.44	433.85	147.21	188.80	260.22	173.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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