

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10,283	10,769	10,460	10,940	10,192	9,901	10,704	10,111
Industry group **								
Agric., fish., forest.	8,930	7,241	13,127	6,134 *	.	7,555	8,960	7,555
Mining and manufacturing	10,533	9,277	11,517	10,421	11,269	10,116	9,907	10,632
Construction	9,589	10,927	8,559	9,777	8,853	9,756	9,521	9,664
Utilities and transp.	12,059	11,126	7,784 *	10,919	15,454	12,187	10,911	12,138
Wholesale trade	10,759	10,734	10,047	12,741	11,039	8,544	11,857	9,721
Fin. svcs. and real estate	10,749	11,538	10,147	13,373	11,795	10,078	11,099	10,671
Retail trade	10,309	10,020	11,984	11,390	12,279	7,778	11,165	9,772
Professional services	10,462	10,450	11,267	11,519	9,580	10,429	11,246	10,136
Other services	8,304	12,209	9,715	9,649	7,458	4,986 *	10,561	6,833
Ownership								
For profit, incorporated	10,356	10,572	10,468	10,872	10,371	10,074	10,565	10,273
For profit, unincorporated	9,313	10,776	10,836	10,864	8,647	7,251	10,659	8,328
Nonprofit	10,804	12,530	9,825	11,843	10,963	10,323	12,257	10,439
Age of firm								
Less than 5 years	9,368	9,714	11,939	9,167	5,810	10,977	10,457	7,003
5-9 years	9,372	10,618	8,502	10,475	7,906	7,820	9,554	9,115
10-19 years	10,798	9,528	11,425	12,239	10,584	8,276	10,966	10,619
20 or more years	10,593	11,589	10,570	10,600	10,719	10,284	10,895	10,471
Unknown	9,613	.	12,720	12,518 *	10,476	9,553	15,268	9,564
Multi/single status								
2 or more locations	10,221	13,972	10,595	11,169	11,059	9,912	10,787	10,196
1 location only	10,368	10,689	10,455	10,856	9,254	9,294	10,696	9,816
Percent full-time employees								
Less than 25%	9,051	15,499	13,191	11,930	4,868 *	5,355	14,635	6,948
25-49 %	9,982	10,625	12,588	9,731	11,075	8,479	10,620	9,602
50-74 %	10,149	11,366	9,896	9,594	7,306	10,472	10,885	9,917
75% or more	10,337	10,510	10,413	11,084	10,511	9,868	10,616	10,220
Union presence								
No union employees	10,309	10,849	10,653	10,621	9,900	9,851	10,759	10,000
Has union employees	10,265	8,025	9,501	11,421	11,159	9,952	9,450	10,381
Unknown	10,184	10,494	.	20,593 *	10,557	9,893	18,555	9,913
Percent low wage employees								
50% or more low wage	9,125	11,089	10,581	11,347	6,953	7,886	10,667	8,352
Less than 50% low wage	10,449	10,712	10,442	10,870	10,640	10,150	10,710	10,345

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

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

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

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

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

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

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	205.96	449.25	286.89	485.69	634.01	408.76	289.49	338.37
Industry group **								
Agric., fish., forest.	1,158.06	1,075.66	3,481.11	1,939.79 *	.	2,264.09	1,167.83	2,264.09
Mining and manufacturing	589.86	853.09	1,538.69	1,688.99	434.25	785.04	663.66	616.77
Construction	268.59	992.11	452.33	1,251.13	2,113.43	2,587.43	348.94	800.93
Utilities and transp.	387.09	2,228.90	2,497.37 *	2,674.37	3,942.74	552.09	1,937.22	424.32
Wholesale trade	812.48	2,968.39	1,769.05	1,575.14	2,038.79	1,764.61	1,051.17	1,261.87
Fin. svcs. and real estate	316.87	845.43	1,561.81	2,349.85	392.90	561.29	775.36	485.32
Retail trade	547.26	752.14	1,573.53	1,182.70	1,713.54	1,008.02	604.72	958.97
Professional services	538.24	410.79	912.87	780.66	1,041.41	1,127.52	316.72	828.69
Other services	635.38	722.61	676.91	1,226.96	1,419.35	1,544.63 *	712.69	986.19
Ownership								
For profit, incorporated	229.19	404.82	331.37	557.75	628.55	407.89	291.51	354.69
For profit, unincorporated	609.52	704.11	1,036.30	707.62	1,415.49	892.25	618.87	681.69
Nonprofit	847.55	1,023.04	1,940.55	1,786.35	1,097.78	1,534.38	1,042.64	737.86
Age of firm								
Less than 5 years	550.38	856.33	2,683.36	2,291.11	1,673.00	3,217.60	934.19	1,556.56
5-9 years	552.09	511.58	703.40	1,168.97	1,869.49	1,802.33	406.19	1,293.22
10-19 years	593.45	486.91	806.10	1,191.94	1,585.45	2,233.05	624.66	976.54
20 or more years	182.55	854.36	521.99	424.99	312.63	270.85	475.27	163.36
Unknown	764.76	.	3,792.37	3,958.64 *	1,665.29	785.77	4,275.06	763.48
Multi/single status								
2 or more locations	350.43	3,119.50	1,658.79	795.62	393.87	405.45	976.28	377.00
1 location only	282.81	454.13	297.81	699.43	1,077.86	2,272.57	313.43	538.75
Percent full-time employees								
Less than 25%	1,408.95	2,997.89	3,211.90	2,508.55	1,579.12 *	1,255.48	2,066.24	1,578.42
25-49 %	981.89	2,043.77	2,977.18	1,661.30	1,962.76	2,160.42	1,177.97	1,428.57
50-74 %	310.64	829.89	1,616.55	859.14	1,461.85	425.71	610.39	450.75
75% or more	233.01	418.39	360.57	529.88	538.28	518.90	331.47	389.27
Union presence								
No union employees	215.93	479.00	344.99	445.57	838.49	703.09	328.55	502.71
Has union employees	526.14	1,595.03	1,879.46	1,934.17	1,012.19	692.95	1,255.27	536.18
Unknown	355.42	3,002.62	.	6,260.22 *	2,748.16	380.17	4,851.95	372.06
Percent low wage employees								
50% or more low wage	519.72	1,031.67	1,101.44	932.78	1,882.47	915.81	753.49	942.33
Less than 50% low wage	194.13	477.91	270.16	476.80	462.80	385.33	285.61	286.27

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

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