

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.

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