

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.

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