

**Table I.E.1(2008) 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, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,535	8,768	8,584	8,478	8,622	8,499	8,631	8,519
Industry group **								
Agric., fish., forest.	7,736	.	.	.	.	.	7,020	8,214
Mining and manufacturing	8,497	8,929	7,798	8,449	8,617	8,482	8,477	8,499
Construction	8,009	7,716	7,760	8,218	7,976	8,145	8,167	7,879
Utilities and transp.	8,658	7,515	7,700	7,606	8,977	8,726	7,820	8,712
Wholesale trade	8,327	8,967	8,595	8,632	7,676	8,484	8,662	8,250
Fin. svcs. and real estate	8,261	8,678	9,190	8,925	9,333	8,008	8,791	8,215
Retail trade	7,827	8,490	9,254	7,821	7,992	7,707	8,481	7,734
Professional services	9,097	8,919	9,026	8,704	9,024	9,202	8,846	9,139
Other services	8,571	9,621	8,707	8,700	8,181	8,535	9,019	8,486
Ownership								
For profit, incorporated	8,353	8,747	8,458	8,269	8,432	8,313	8,566	8,318
For profit, unincorporated	8,375	8,359	8,019	8,506	8,000	8,507	8,130	8,428
Nonprofit	9,734	10,354	10,687	10,044	9,738	9,621	10,344	9,681
Age of firm								
Less than 5 years	8,007	7,865	7,660	8,113	7,753	8,564	7,864	8,144
5-9 years	8,077	8,299	7,700	7,903	7,963	8,727	7,927	8,188
10-19 years	8,456	8,569	8,498	8,377	8,178	8,737	8,671	8,337
20 or more years	8,627	9,264	8,922	8,633	8,808	8,469	8,892	8,582
Unknown	8,503	5,926*	15,288*	8,717	8,442	8,504	9,368	8,503
Multi/single status								
2 or more locations	8,562	11,279	10,393	8,747	8,921	8,481	9,333	8,551
1 location only	8,458	8,726	8,461	8,418	8,179	9,108	8,571	8,356
Percent full-time employees								
Less than 25%	7,839	9,750	8,239	9,386	7,815	7,614	9,054	7,707
25-49 %	8,767	11,143	10,854	8,896	8,994	8,441	10,438	8,544
50-74 %	8,205	9,062	9,589	8,459	8,899	7,908	9,308	8,071
75% or more	8,586	8,591	8,443	8,462	8,586	8,621	8,495	8,601
Union presence								
No union employees	8,476	8,681	8,612	8,374	8,491	8,455	8,562	8,455
Has union employees	8,951	11,757	7,847	9,700	9,572	8,800	10,342	8,909
Unknown	8,252	8,251	5,570	7,906	8,072	8,263	7,954	8,253
Percent low wage employees								
50% or more low wage	8,264	8,566	8,136	8,320	8,087	8,284	8,489	8,242
Less than 50% low wage	8,581	8,799	8,619	8,496	8,700	8,542	8,646	8,570

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.05	222.92	139.02	104.52	91.36	57.07	110.44	57.12
Industry group **								
Agric., fish., forest.	1,050.82	.	.	.	.	.	1,799.61	1,760.74
Mining and manufacturing	110.39	610.98	347.67	317.79	163.96	141.76	235.54	112.97
Construction	189.40	467.25	249.94	356.95	281.13	321.33	273.33	195.27
Utilities and transp.	188.32	1,460.11	915.28	589.57	405.37	254.85	616.46	192.95
Wholesale trade	155.84	450.66	269.56	192.00	409.49	330.85	144.61	209.94
Fin. svcs. and real estate	144.54	313.65	399.62	378.14	160.51	168.40	267.06	163.70
Retail trade	96.51	390.75	495.95	235.44	142.04	132.91	286.65	112.85
Professional services	67.99	330.26	364.36	175.56	128.72	113.76	210.67	86.08
Other services	197.85	421.56	432.81	235.14	280.28	233.83	290.92	208.41
Ownership								
For profit, incorporated	53.53	261.13	118.57	145.85	122.16	55.47	121.31	63.02
For profit, unincorporated	185.87	504.85	442.80	128.39	222.78	290.21	286.93	210.91
Nonprofit	129.24	495.75	616.37	231.77	233.03	172.91	353.03	151.47
Age of firm								
Less than 5 years	293.59	443.57	603.01	342.93	533.49	502.18	342.78	371.45
5-9 years	196.94	337.30	424.69	426.23	302.04	344.34	232.26	211.02
10-19 years	107.90	386.41	425.61	387.09	306.45	239.09	329.38	180.31
20 or more years	91.52	269.31	129.19	104.01	108.09	132.68	75.01	106.09
Unknown	54.44	1,779.02*	4,834.49*	2,097.75	420.97	48.97	2,180.01	54.29
Multi/single status								
2 or more locations	52.64	1,760.98	459.81	173.42	102.73	55.45	142.88	52.33
1 location only	75.36	209.88	159.47	119.09	157.23	316.75	122.11	122.68
Percent full-time employees								
Less than 25%	351.63	1,310.65	1,147.37	628.09	846.85	395.06	533.94	390.76
25-49 %	151.95	1,087.51	1,628.94	454.41	305.97	192.29	567.39	148.42
50-74 %	178.59	491.21	797.62	453.20	231.81	239.66	378.04	204.58
75% or more	28.97	186.36	153.44	126.27	116.04	39.28	94.53	43.79
Union presence								
No union employees	66.84	193.68	134.30	98.59	103.06	92.04	91.20	79.64
Has union employees	109.90	1,174.25	1,126.89	451.02	457.16	109.67	895.04	115.25
Unknown	136.98	2,036.71	1,375.02	1,085.02	391.10	147.84	1,042.23	136.70
Percent low wage employees								
50% or more low wage	147.02	263.68	609.47	254.90	206.90	172.76	205.91	165.24
Less than 50% low wage	49.79	252.19	146.90	117.99	100.56	65.22	111.01	66.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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