

**Table I.D.2.b(2009) 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, 2009**

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	3,404	2,946	3,766	4,036	3,886	3,188	3,589	3,377
Industry group **								
Agric., fish., forest.	2,685	.	.	.	.	.	2,041 *	2,934
Mining and manufacturing	2,796	2,730	2,801	3,184	3,076	2,642	3,166	2,763
Construction	3,553	2,014	4,122	4,232	4,134	2,775	3,252	3,771
Utilities and transp.	3,027	2,046 *	2,876 *	3,315	4,114	2,910	2,974	3,031
Wholesale trade	3,193	3,411 *	2,718	4,190	4,037	2,609	3,568	3,124
Fin. svcs. and real estate	3,314	4,396	4,144	4,471	3,808	3,051	4,386	3,220
Retail trade	3,496	3,818	4,168	5,668	4,110	3,243	4,498	3,379
Professional services	3,615	3,168	4,016	4,304	4,371	3,284	3,726	3,597
Other services	4,226	2,666	4,036	3,827	3,957	4,525	3,394	4,397
Ownership								
For profit, incorporated	3,359	3,157	3,835	4,020	3,894	3,120	3,728	3,306
For profit, unincorporated	3,726	2,783	4,042	4,825	4,059	3,488	3,644	3,745
Nonprofit	3,393	1,730	2,600	3,289	3,731	3,395	2,401	3,499
Age of firm								
Less than 5 years	3,758	3,199	4,303	4,523	3,841	3,102	3,658	3,836
5-9 years	4,218	2,502	3,916	4,913	5,312	3,789	3,589	4,698
10-19 years	3,958	3,704	3,750	3,899	4,358	3,876	3,677	4,106
20 or more years	3,294	2,578	3,644	3,937	3,690	3,145	3,538	3,273
Multi/single status								
2 or more locations	3,283	2,623	4,092	4,095	3,922	3,154	4,049	3,273
1 location only	3,779	2,949	3,746	4,022	3,833	4,483	3,551	3,997
Percent full-time employees								
Less than 25%	3,442	2,873 *	4,656	3,106 *	3,315	3,655	3,253	3,513
25-49 %	3,375	1,579 *	1,885 *	5,877	4,497	3,025	2,532	3,521
50-74 %	3,593	3,594	4,018	4,538	3,484	3,518	3,793	3,569
75% or more	3,382	2,917	3,806	3,977	3,894	3,141	3,614	3,348
Union presence								
No union employees	3,726	3,144	3,873	4,265	4,141	3,471	3,751	3,720
Has union employees	2,615	1,007 *	2,715 *	2,193	2,732	2,645	2,015	2,646
Unknown	3,248	1,470 *	4,974	3,710	2,481	3,273	3,439	3,246
Percent low wage employees								
50% or more low wage	3,414	1,889	3,286	5,025	4,519	3,190	2,995	3,452
Less than 50% low wage	3,403	3,093	3,801	3,962	3,818	3,188	3,641	3,366

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009**

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	43.55	160.16	148.90	87.25	82.48	67.05	85.01	53.46
Industry group **								
Agric., fish., forest.	377.80	.	.	.	.	.	730.78 *	392.14
Mining and manufacturing	85.73	730.77	450.20	237.28	213.45	124.09	266.66	88.34
Construction	253.68	254.25	634.05	450.73	632.48	294.65	283.81	327.13
Utilities and transp.	172.28	756.55 *	1,020.69 *	826.13	387.58	190.57	470.66	183.21
Wholesale trade	95.17	1,152.09 *	546.56	233.92	183.60	121.53	324.49	122.27
Fin. svcs. and real estate	81.25	804.11	933.77	334.16	347.33	97.27	375.26	78.78
Retail trade	120.48	757.16	523.65	441.75	625.34	108.55	369.97	109.59
Professional services	94.69	291.55	413.16	212.21	193.97	117.70	178.49	117.51
Other services	173.82	283.61	367.39	414.92	229.21	237.56	195.79	215.70
Ownership								
For profit, incorporated	51.44	262.47	244.54	104.83	164.44	66.45	130.23	60.71
For profit, unincorporated	169.29	271.23	584.78	474.45	383.41	272.19	410.45	220.74
Nonprofit	175.60	502.18	415.20	283.42	156.35	271.26	409.08	195.26
Age of firm								
Less than 5 years	317.07	489.90	737.44	509.77	808.82	852.01	519.49	447.53
5-9 years	381.74	484.74	416.03	441.30	608.82	632.28	353.17	554.44
10-19 years	108.49	255.06	288.56	154.17	223.49	271.91	171.59	228.14
20 or more years	46.96	211.55	327.13	116.89	119.08	70.95	145.23	56.05
Multi/single status								
2 or more locations	59.84	711.88	627.07	184.64	103.62	68.53	400.27	58.96
1 location only	79.62	158.46	152.71	88.78	187.00	591.48	88.92	145.14
Percent full-time employees								
Less than 25%	376.90	1,096.72 *	1,344.74	1,105.52 *	480.21	256.53	823.39	215.86
25-49 %	231.63	698.24 *	679.25 *	849.81	554.53	187.64	316.58	260.31
50-74 %	150.21	589.76	1,029.35	688.41	394.33	227.99	356.59	196.21
75% or more	47.28	186.67	127.60	91.34	88.31	64.84	91.21	51.95
Union presence								
No union employees	41.37	157.71	142.27	84.87	97.57	75.68	94.66	60.02
Has union employees	107.58	439.82 *	850.95 *	276.79	239.56	108.43	486.30	114.28
Unknown	119.01	900.37 *	1,427.46	713.18	517.57	122.54	661.07	123.95
Percent low wage employees								
50% or more low wage	131.57	394.78	538.33	401.30	309.16	163.37	258.69	139.31
Less than 50% low wage	39.16	168.27	158.07	92.59	90.88	63.04	91.42	48.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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