

Table I.E.1(2009) 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, 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	9,053	9,687	9,163	8,748	9,093	9,048	9,124	9,042
Industry group **								
Agric., fish., forest.	7,946	.	.	.	.	.	8,723	7,693
Mining and manufacturing	8,930	10,901	8,931	8,817	8,505	9,061	9,107	8,912
Construction	8,406	9,203	9,553	7,887	7,469	9,037	8,922	7,987
Utilities and transp.	9,132	9,189	9,427	9,258	9,673	8,997	8,938	9,147
Wholesale trade	9,052	10,531	9,029	8,900	9,290	8,840	9,504	8,933
Fin. svcs. and real estate	8,953	10,054	10,206	9,178	9,521	8,730	9,783	8,860
Retail trade	8,061	8,785	8,668	8,092	7,961	8,015	8,480	8,014
Professional services	9,722	9,753	9,090	8,893	9,642	9,922	9,189	9,796
Other services	8,855	9,405	8,618	9,140	9,204	8,680	8,880	8,850
Ownership								
For profit, incorporated	8,864	9,522	9,362	8,644	8,938	8,811	9,176	8,816
For profit, unincorporated	9,005	9,743	8,240	7,973	8,481	9,358	8,664	9,085
Nonprofit	10,158	10,934	8,861	10,282	9,909	10,279	9,531	10,215
Age of firm								
Less than 5 years	7,827	8,655	7,801	7,916	5,928	8,941	8,187	7,620
5-9 years	9,115	8,193	8,659	8,707	8,841	10,508	8,244	9,715
10-19 years	8,799	9,239	9,065	8,454	8,803	8,776	8,933	8,737
20 or more years	9,116	10,504	9,508	8,889	9,292	9,040	9,502	9,077
Multi/single status								
2 or more locations	9,085	12,551	9,941	9,243	9,437	9,014	9,559	9,079
1 location only	8,959	9,655	9,103	8,625	8,561	10,271	9,088	8,840
Percent full-time employees								
Less than 25%	7,943	10,075	9,788	8,176	7,140	7,448	9,273	7,535
25-49 %	8,746	8,976	8,984	8,514	9,231	8,565	8,789	8,740
50-74 %	8,755	9,208	9,003	8,316	9,214	8,691	9,028	8,724
75% or more	9,116	9,779	9,177	8,788	9,095	9,140	9,142	9,112
Union presence								
No union employees	8,930	9,670	9,126	8,766	9,007	8,842	9,136	8,884
Has union employees	9,598	10,185	9,797	8,815	9,878	9,606	9,150	9,612
Unknown	8,747	9,420	9,674	7,511	8,340	8,778	8,046	8,757
Percent low wage employees								
50% or more low wage	8,130	8,401	7,140	7,958	8,455	8,094	7,742	8,160
Less than 50% low wage	9,210	9,847	9,274	8,815	9,184	9,247	9,243	9,205

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.

. 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(2009) 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, 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	34.29	157.02	190.22	94.64	143.37	48.81	118.93	35.61
Industry group **								
Agric., fish., forest.	335.18	.	.	.	.	.	581.57	680.84
Mining and manufacturing	88.13	607.77	342.59	253.66	348.80	105.97	274.66	99.37
Construction	150.47	245.58	679.95	226.52	456.45	711.60	406.84	211.33
Utilities and transp.	166.46	1,383.18	872.77	613.78	318.89	166.67	679.02	139.08
Wholesale trade	182.58	825.03	264.54	268.84	407.09	220.68	413.79	207.68
Fin. svcs. and real estate	140.14	500.71	476.82	344.28	323.63	198.76	188.64	153.72
Retail trade	76.49	509.37	316.97	245.95	330.50	90.26	204.48	81.50
Professional services	78.88	344.26	357.25	213.07	102.95	113.40	150.51	86.23
Other services	97.29	198.25	330.74	214.22	317.09	184.67	111.44	111.15
Ownership								
For profit, incorporated	53.40	168.67	222.44	96.52	216.10	71.31	131.38	50.82
For profit, unincorporated	250.58	408.92	384.16	271.37	464.06	181.18	280.90	280.28
Nonprofit	143.88	492.99	691.89	212.81	225.58	165.79	374.76	153.45
Age of firm								
Less than 5 years	387.71	358.08	621.63	186.10	1,157.25	421.47	357.97	501.08
5-9 years	333.50	439.30	388.69	578.09	526.73	648.33	375.51	449.17
10-19 years	168.91	209.32	336.76	300.82	360.52	237.53	262.51	193.25
20 or more years	41.71	261.16	289.80	96.38	102.15	56.24	124.44	47.69
Multi/single status								
2 or more locations	44.09	2,434.32	380.39	187.18	71.04	55.99	185.51	44.22
1 location only	136.61	154.81	182.18	140.69	263.49	701.44	136.95	214.96
Percent full-time employees								
Less than 25%	315.03	1,289.70	898.66	718.18	512.16	401.68	803.17	307.05
25-49 %	186.23	538.45	392.28	328.26	390.41	182.07	276.80	187.42
50-74 %	144.26	487.12	618.50	330.75	267.64	154.14	410.14	148.85
75% or more	42.06	191.35	186.81	105.00	169.37	63.57	136.17	47.00
Union presence								
No union employees	48.55	139.25	183.61	84.60	179.26	58.12	117.57	48.81
Has union employees	87.69	1,777.80	1,138.73	560.50	419.38	91.79	717.91	91.51
Unknown	192.24	1,673.93	1,804.48	1,210.06	985.02	218.34	579.36	203.36
Percent low wage employees								
50% or more low wage	83.71	487.49	608.21	330.69	58.64	135.90	319.69	96.67
Less than 50% low wage	33.05	209.71	186.55	88.61	167.19	50.67	130.50	38.43

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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