Table I.C.3(2001) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteri sti cs	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	17. 3%	11.6%	15. 4%	18. 9%	17. 4%	18. 1%	14. 9%	18. 0%
Industry group **								
Agric., fish., forest.	16.6%	15. 1%	23. 9% *	9. 7%	21. 2%	19. 8%	14. 1%	18.6%
Mining and manufacturing	15. 5%	9. 6%	14.0%	18. 3%	16. 2%	14.6%	15. 2%	15. 5%
Construction	16. 8%	11. 9%	15.0%	16. 2%	22. 9%	19. 5%	14. 4%	19. 7%
Utilities and transp.	14.0%	23. 1%	13. 3%	14. 5%	16. 2%	13. 1%	16. 9%	13. 6%
Wholesale trade	15.6%	14. 1%	16. 4%	14. 3%	15. 6%	16. 7%	15. 2%	15. 8%
Fin. svs. and real est.	18. 3%	9. 7%	8. 0%	18. 0%	15. 9%	20. 6%	10. 9%	19. 7%
Retail trade	23. 2%	14. 0%	20. 8%	26. 1%	30. 1%	22. 8%	18. 9%	24. 9%
Professional services	14. 7%	9. 5%	13. 7%	15. 6%	15. 5%	15. 6%	12. 1%	15. 7%
Other Services	19. 8%	12. 8%	18. 8%	23. 0%	16. 7%	22. 0%	18. 5%	20. 3%
Ownershi p								
For profit, incorporated	18. 1%	12. 1%	16. 0%	19. 4%	18. 6%	19. 0%	15. 6%	19. 0%
For profit, unincorporated	15. 6%	10. 9%	12. 8%	20. 3%	18. 7%	16. 3%	13. 2%	17. 7%
Nonprofit	13. 9%	9. 9%	14. 1% ****	15. 6%	13. 6%	14. 1%	12. 8%	14. 2%
Unknown	17. 6%	****	***	25.0% *	20. 5%	17. 2%	19. 1% *	17. 5%
Age of firm								
Less than 5 years	16. 9%	10. 3%	19.0%	20. 4%	25. 4%	14. 3%	12.6%	22.9%
5-9 years	19. 3%	13.0%	16.6%	26. 9%	17. 4%	24. 4%	18. 3%	20.6%
10-19 years	17.6%	12. 3%	17. 2%	19.0%	20. 2%	20.0%	15. 0%	20. 4%
20 or more years	16. 7%	10. 9%	13. 9%	17. 4%	16. 9%	17. 9%	14. 4%	17. 4%
Unknown	17. 9%	1. 3% *	9. 6% *	29. 5%	14.3%	18. 2%	10.5% *	18. 0%
Multi/single status								
2 or more locations	18. 2%	9. 1%	16. 1%	18. 1%	18. 3%	18. 3%	18. 1%	18. 2%
1 location only	15. 6%	11. 6%	15. 4%	19. 1%	15. 6%	14. 9%	14. 6%	17. 1%
·	10. 0%	11.0/0	10. 1/0	10. 170	10. 0/0	11.0%	11.0%	17. 170
Percent full-time employees	00 50	177 40/	17 00/	01 00/	00 50/	07 00	10 00/	00.00/
Less than 25% 25-49%	22. 5% 23. 0%	17. 4% 18. 1%	17. 6% 18. 2%	21. 3% 24. 7%	20. 5% 28. 1%	25. 2% 22. 2%	18. 6% 21. 4%	23. 8% 23. 4%
25 - 49% 50 - 74%	23. 0% 18. 3%	18. 1% 12. 5%	18. 2% 21. 4%	24. 7% 23. 5%	28. 1% 20. 5%	22. 2% 16. 9%	21. 4% 18. 4%	23. 4% 18. 2%
75% or more	16. 3% 16. 7%	12. 5% 11. 1%	21. 4% 14. 5%	23. 3% 18. 0%	20. 5% 16. 5%	18. 0%	18. 4% 14. 1%	18. 2% 17. 6%
75% or more	10. 7%	11.170	14. 5%	16. 0%	10. 5%	16. 0%	14. 170	17.0%
Uni on presence								
No union employees	17. 9%	11.6%	15. 9%	19. 2%	17. 9%	19. 7%	15. 1%	19.0%
Has union employees	13. 9%	6.8 % *	9. 4%	14. 4%	13. 5%	14. 2%	11.0%	14. 1%
Unknown	18. 1%	13. 0% *	9. 7% *	13. 5%	20. 3%	18. 4%	12. 3%	18. 4%
Percent low wage employees **								
50% or more low wage	21. 7%	16. 9%	19.0%	23. 9%	21.6%	23. 1%	20. 1%	22.4%
Less than 50% low wage	15. 9%	10. 7%	14. 8%	17. 6%	16. 2%	17. 4%	14. 0%	17. 0%
Unknown	17. 9%	9. 9% *	11. 7% *	20. 4%	17. 5%	18. 0%	14. 9%	18. 0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

^{**} 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.

****** No estimate available. No reported values in cell.

Table I.C.3(2001) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

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	0. 29%	0. 44%	0. 81%	0. 58%	0. 79%	0. 48%	0. 42%	0. 36%
Industry group **								
Agri c., fi sh., forest.	2. 45%	4. 33%	7. 70% *	2. 25%	5. 95%	3. 66%	3. 38%	3. 32%
Mining and manufacturing	0. 50%	1. 00%	1. 94%	1. 00%	1. 12%	0. 60%	1. 05%	0. 65%
Construction	1. 34%	0. 90%	1. 66%	3. 57%	3. 37%	3. 82%	0. 96%	2. 09%
Utilities and transp.	1. 35%	4. 60%	3. 30%	1. 88%	2. 02%	2. 02%	3. 00%	1. 35%
Wholesale trade	1. 11%	2. 93%	1. 84%	1. 42%	3. 16%	1. 44%	1. 53%	1. 65%
Fin. svs. and real est.	0. 62%	1. 43%	1. 67%	2. 89%	1. 62%	0. 79%	0. 57%	0. 79%
Retail trade	0. 94%	1. 18%	3. 29%	1. 97%	3. 64%	0. 76%	1. 85%	1. 21%
Professi onal services	0. 60%	0. 58%	1. 38%	1. 07%	0. 87%	1. 18%	0. 75%	0. 77%
Other Services	0. 40%	1. 10%	1. 69%	1. 57%	1. 48%	0. 85%	1. 31%	0. 54%
Ownershi p								
For profit, incorporated	0. 25%	0. 59%	0. 98%	0. 86%	0. 61%	0. 41%	0. 70%	0. 30%
For profit, unincorporated	1. 60%	1. 24%	2. 10%	1. 64%	3. 69%	2. 04%	1. 08%	2. 59%
Nonprofit	0. 70%	2. 36%	2. 71%	1. 72%	1. 16%	1. 44%	1. 62%	0. 84%
Unknown	1. 01%	****	****	8. 04% *	4. 15%	1. 19%	8. 19% *	1. 07%
Age of firm								
Less than 5 years	1. 25%	1. 14%	2. 45%	3. 81%	2. 72%	2. 58%	0. 93%	2. 79%
5-9 years	1. 30%	1. 78%	1. 71%	3. 89%	2. 57%	3. 04%	2. 11%	1. 58%
10-19 years	0. 55%	0. 97%	1. 37%	1. 09%	1. 10%	2. 37%	0. 83%	1. 15%
20 or more years	0. 38%	0. 60%	1. 08%	0. 65%	1. 25%	0. 58%	0. 56%	0. 50%
Unknown	0. 63%	0. 52% *	3. 92% *	5. 01%	1. 93%	0. 69%	6. 42% *	0. 62%
Multi/single status								
2 or more locations	0. 43%	2. 71%	2. 08%	1. 32%	0. 68%	0. 51%	1. 96%	0. 42%
1 location only	0. 37%	0. 41%	0. 83%	0. 59%	1. 21%	1. 37%	0. 47%	0. 96%
·	0.01%	0, 11,0	0.00%	0.00%	1, 21,0	1,0,,,	0. 1. %	3. 33.
Percent full-time employees	0.000/	4 950/	0. 00%	0 50%	0.000/	0.010/	1 100/	1 000/
Less than 25% 25-49%	0. 98% 0. 99%	4. 35% 3. 62%	2. 80% 2. 98%	2. 53% 2. 56%	2. 89% 2. 14%	3. 81% 1. 83%	1. 13% 2. 46%	1. 63% 1. 30%
50-74%		3. 62% 1. 68%					2. 46% 1. 27%	
75% or more	1. 17% 0. 24%	0. 50%	3. 13% 0. 83%	2. 16% 0. 67%	2. 50% 0. 66%	1. 57% 0. 38%	1. 27% 0. 43%	1. 47% 0. 26%
Union presence No union employees	0. 29%	0. 49%	0. 91%	0. 63%	0. 83%	0. 42%	0. 46%	0. 35%
	0. 29% 0. 88%	0. 49% 3. 67% *		3. 29%	0. 85% 1. 45%	0. 42% 1. 06%	0. 46% 1. 28%	
Has uni on employees Unknown	0. 88% 1. 34%	3. 67% * 4. 20% *	2. 02% 4. 00% *	3. 29% 3. 82%	1. 45% 3. 60%	1. 45%	1. 28% 2. 04%	0. 93% 1. 42%
CHRIIOWH	1. 34/0	4. 20/0	4. 00/0	J. 02/0	3. 00/0	1. 45%	۵. U4/0	1. 42%
Percent low wage employees **								
50% or more low wage	0. 45%	0. 92%	2. 15%	1. 25%	1. 01%	1. 22%	0. 58%	0. 53%
Less than 50% low wage	0. 32%	0. 40%	1. 02%	0. 73%	0. 87%	0. 77%	0. 54%	0. 44%
Unknown	0. 42%	3. 28% *	4. 54% *	3. 62%	1. 30%	0. 45%	2. 09%	0. 40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 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.

^{**} 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.

****** No estimate available. No reported values in cell.