Table I.D.3(2001) Percent of total premiums contributed by employees enrolled in family 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	23. 2%	21.6%	26. 4%	30. 9%	28. 3%	20. 3%	26. 4%	22. 6%
Industry group **								
Agri c., fi sĥ., forest.	16. 1%	9. 1%	12.8% *	16. 9% *	16.8% *	20. 4%	11.0%	19.0%
Mining and manufacturing	17. 9%	17. 3%	25.0%	21. 1%	22.0%	15. 7%	22. 9%	17. 5%
Construction	25. 7%	23. 0%	22. 6%	30. 2%	24. 5%	27. 2%	26. 4%	25. 0%
Utilities and transp.	17. 3%	27. 0%	33. 8%	20. 6%	19. 1%	16. 2%	28. 8%	16. 6%
Wholesale trade	22. 5%	19. 4%	19. 5%	30. 1%	33. 2%	17. 8%	23. 3%	22. 3%
Fin. svs. and real est.	24. 3%	23. 2%	23. 2%	35. 1%	28. 9%	22. 9%	22. 8%	24. 4%
Retail trade	31.1%	23. 0%	37. 7%	46.6%	48. 9%	24. 3%	35. 3%	29. 9%
Professional services	24. 8%	24. 5%	29. 0%	35. 0%	32. 2%	21. 0%	28. 5%	24.0%
Other Services	27. 0%	17. 4%	25. 3%	32. 1%	29. 9%	26. 3%	24. 3%	27. 7%
Ownershi p								
For profit, incorporated	22. 8%	20. 9%	25. 8%	31.6%	28. 0%	20. 0%	26. 5%	22. 1%
For profit, unincorporated	30. 3%	26.0%	37. 1%	34. 3%	35. 6%	22. 9%	30. 4%	30. 3%
Nonprofit	22.6%	19.0%	23. 3%	25. 1%	26. 3%	20. 2%	21. 8%	22. 8%
Unknown	22. 5%	****	****	33. 1%	20. 5% *	22. 5%	16. 4% *	22.6%
Age of firm								
Less than 5 years	27. 7%	22. 0%	41.5%	35. 9%	29. 7%	14. 1%	30. 4%	24.6%
5-9 years	31.6%	23. 9%	34.8%	42.4%	35. 0%	25.6%	30. 7%	32.6%
10-19 years	26. 4%	22. 2%	28. 7%	30. 9%	27. 4%	21. 4%	25. 8%	26. 8%
20 or more years	22. 7%	20. 4%	22.0%	29. 2%	27. 7%	19.6%	25. 1%	22. 3%
Unknown	21.4%	11. 2% *	12. 3% *	48.6%	31. 8%	21. 0%	13. 3% *	21. 4%
Multi/single status								
2 or more locations	22.0%	13. 2% *	25. 2%	30. 7%	29. 1%	20. 3%	29. 2%	21. 8%
1 location only	26. 5%	21. 8%	26. 6%	31. 0%	27. 0%	20. 6%	26. 1%	26. 9%
•								
Percent full-time employees Less than 25%	26. 0%	11. 4%	17. 4% *	24. 0%	28. 2%	29. 7%	13. 2%	30. 4%
25 - 49%	28. 0% 23. 7%	11. 4% 18. 4%	23. 4%	24. 0% 31. 3%	28. 2% 30. 7%	29. 7% 22. 6%	23. 4%	30. 4% 23. 8%
50-74%	26. 1%	20. 3%	28. 4%	33. 4%	30. 7% 37. 9%	23. 4%	23. 4% 24. 8%	26. 3%
75% or more	20. 1%	20. 3% 22. 2%	26. 6%	30. 9%	27. 4%	23. 4% 19. 6%	24. 8% 27. 0%	20. 3% 22. 0%
Union procence								
Uni on presence No uni on employees	25. 7%	21.6%	27. 5%	33. 5%	30.6%	22.2%	27. 4%	25. 3%
Has union employees	16. 8%	21. 3%	12. 4%	13. 3%	30. 0% 19. 1%	16. 6%	15. 6%	25. 5% 16. 8%
Unknown	20. 7%	24. 4%	36. 0%	11. 5% *	24.3%	20. 6%	28. 0%	20. 5%
D								
Percent low wage employees **	31. 3%	17. 6%	25 20/	37. 1%	20 00/	25. 5%	27. 7%	32. 6%
50% or more low wage	31. 3% 23. 6%	17. 6% 21. 9%	35. 3% 25. 2%	37. 1% 30. 1%	38. 9% 26. 5%	25. 5% 19. 0%	27. 7% 26. 0%	32. 6% 22. 8%
Less than 50% low wage Unknown	23. 6% 21. 2%	21. 9% 27. 9% *	25. 2% 25. 0% *	30. 1% 33. 9%	26. 5% 30. 5%	19. 0% 20. 6%	26. 0% 35. 2%	22. 8% 21. 0%
UlikiiUWII	۵1. <i>&</i> %	21.9%	23. U% "	აა. ყ%	30. 3%	۵U. 0%	33. Z%	۵1.0%

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.D. 3(2001) Standard error for percent of total premiums contributed by employees enrolled in family 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. 24%	0. 87%	1. 16%	1. 21%	0. 92%	0. 28%	0. 60%	0. 23%
Industry group **								
Agric., fish., forest.	1. 39%	2. 14%	7. 77% *	5. 99% *	8. 06% *	2. 70%	2. 56%	3. 35%
Mining and manufacturing	0. 36%	1. 67%	2. 50%	1. 65%	1. 20%	0. 59%	1. 57%	0. 45%
Construction	1. 83%	4. 02%	2. 64%	2. 18%	4. 69%	3. 23%	2. 10%	3. 19%
Utilities and transp.	1. 22%	6. 12%	9. 41%	3. 83%	1. 94%	1. 60%	4. 14%	1. 21%
Wholesale trade	1. 36%	3. 91%	4. 54%	4. 07%	4. 71%	1. 17%	1. 93%	1. 55%
Fin. svs. and real est.	0. 81%	3. 54%	4. 33%	4. 21%	2. 27%	1. 10%	2. 52%	0. 84%
Retail trade	1. 12%	1. 97%	3. 61%	2. 12%	4. 59%	0. 71%	2. 08%	1. 26%
Professional services Other Services	0. 57% 1. 06%	2. 18% 1. 54%	2. 12% 3. 56%	2. 21% 3. 55%	1. 04% 3. 09%	0. 69% 0. 70%	1. 23% 1. 76%	0. 58% 1. 13%
other Services	1. 00%	1. 54%	3. 30%	3. 33%	3. 09%	0. 70%	1. 70%	1. 13%
Ownershi p	0.400/	0.000	4 400	4	4 0 40/	0.070	0.00%	0.010
For profit, incorporated	0. 19%	0. 98%	1. 12%	1. 51%	1. 04%	0. 27%	0. 83%	0. 21%
For profit, unincorporated	1. 88%	2. 78%	6. 55%	3. 19%	3. 43%	1. 96%	1. 36%	2. 80%
Nonprofit	0. 63%	3. 51% ****	3. 15 % ****	2. 54%	1. 57%	0. 82%	1. 94%	0. 62%
Unknown	0. 92%	****	****	9. 78%	8. 85% *	1. 27%	7. 89% *	1. 00%
Age of firm								
Less than 5 years	2. 61%	2. 30%	4. 88%	4. 56%	2. 68%	2. 07%	2. 56%	3. 87%
5-9 years	2. 01%	3. 37%	3. 62%	5. 80%	3. 35%	1. 98%	2. 34%	2. 79%
10-19 years	1. 27%	1. 95%	2. 52%	1. 96%	2. 27%	2. 15%	1. 33%	1. 54%
20 or more years	0. 49%	1. 83%	1. 47%	1. 16%	1. 65%	0. 46%	0. 82%	0. 53%
Unknown	0. 51%	3. 49% *	4. 64% *	8. 62%	4. 06%	0. 44%	6. 77% *	0. 52%
Multi/single status								
2 or more locations	0. 22%	4. 95% *	4. 77%	2. 58%	0. 97%	0. 29%	2. 36%	0. 23%
1 location only	0. 80%	0. 93%	1. 30%	1. 08%	1. 86%	2. 50%	0. 57%	1. 41%
Percent full-time employees								
Less than 25%	1. 79%	2. 47%	6. 55% *	4. 74%	4. 97%	3. 25%	1. 61%	2. 53%
25 - 49 %	1. 99%	4. 56%	5. 17%	5. 32%	3. 45%	2. 36%	3. 76%	1. 85%
50 - 74 %	1. 35%	2. 93%	4. 99%	4. 46%	3. 65%	1. 29%	1. 95%	1. 42%
75% or more	0. 29%	0. 83%	1. 34%	1. 20%	0. 90%	0. 31%	0. 72%	0. 32%
Uni on presence								
No union employees	0. 25%	1. 05%	1. 44%	1. 26%	0. 80%	0. 53%	0. 66%	0. 26%
Has union employees	0. 68%	6. 22%	2. 75%	1. 61%	2. 25%	0. 66%	2. 58%	0. 70%
Unknown	1. 27%	6. 90%	9. 38%	5. 39% *	1. 86%	1. 09%	6. 05%	1. 29%
Percent low wage employees **								
50% or more low wage	0. 92%	1. 44%	5. 18%	3. 14%	2. 54%	1. 29%	2. 08%	1. 20%
Less than 50% low wage	0. 41%	1. 02%	1. 33%	1. 34%	1. 07%	0. 31%	0. 75%	0. 44%
Unknown	0. 48%	8. 85% *	8. 52% *	6. 52%	2. 45%	0. 41%	5. 94%	0. 46%

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.