

**Table I.C.2(2003) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003**

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	606	476	540	637	607	632	538	627
Industry group **								
Agric., fish., forest.	372	412 *	406 *	467 *	222 *	246 *	629	215 *
Mining and manufacturing	552	343	448	580	564	564	450	571
Construction	587	419	543	651	721	581	546	640
Utilities and transp.	584	433 *	673	520	672	572	532	592
Wholesale trade	567	469	407	584	797	514	482	608
Fin. svcs. and real estate	604	448	475	574	577	647	510	621
Retail trade	685	653	658	832	650	671	692	684
Professional services	579	421	531	615	564	618	490	606
Other services	690	584	617	686	652	751	603	723
Ownership								
For profit, incorporated	626	469	542	684	643	642	554	648
For profit, unincorporated	626	520	620	636	679	650	567	661
Nonprofit	512	400	436	395	476	583	365	532
Unknown	512	474	440	368	603	542	443	542
Age of firm								
Less than 5 years	629	484	655	752	661	673	554	718
5-9 years	609	565	528	630	687	608	551	666
10-19 years	636	470	646	683	693	649	569	698
20 or more years	591	445	475	616	574	642	517	613
Unknown	622	299 *	300 *	465 *	719	621	478	622
Multi/single status								
2 or more locations	632	500 *	490	653	626	635	579	634
1 location only	560	475	545	630	576	532	533	599
Percent full-time employees								
Less than 25%	663	412	451 *	683	731	687	533	691
25-49 %	735	720	620	767	777	731	686	748
50-74 %	680	576	734	725	726	660	634	693
75% or more	588	453	513	620	580	620	519	610
Union presence								
No union employees	628	483	552	653	620	689	544	663
Has union employees	505	278 *	278 *	347	504	529	321	516
Unknown	613	334 *	646	854	707	606	770	609
Percent low wage employees								
50% or more low wage	704	584	754	731	704	708	710	702
Less than 50% low wage	585	468	517	615	580	656	516	621
Unknown	611	318	320	734	653	613	399	616

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

**Table I.C.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003**

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	11.64	22.75	26.31	42.40	21.30	13.25	17.52	10.93
Industry group **								
Agric., fish., forest.	91.45	127.14 *	211.94 *	193.99 *	259.83 *	219.03 *	135.43	104.01 *
Mining and manufacturing	12.91	49.14	66.59	53.46	28.89	28.97	45.57	16.20
Construction	30.44	66.96	77.29	75.64	118.48	50.90	50.77	61.44
Utilities and transp.	41.15	177.95 *	114.64	134.24	95.48	54.18	64.11	46.63
Wholesale trade	37.13	91.14	57.78	98.31	72.80	19.89	69.95	32.49
Fin. svcs. and real estate	27.38	56.24	116.41	80.65	58.88	23.92	71.98	23.70
Retail trade	25.97	78.46	53.96	61.48	57.74	47.81	49.13	28.54
Professional services	12.93	34.18	64.07	72.76	20.96	21.02	25.85	13.97
Other services	36.23	52.66	128.59	53.56	77.63	48.23	33.08	46.83
Ownership								
For profit, incorporated	14.22	32.16	26.95	46.65	31.46	16.91	18.38	14.55
For profit, unincorporated	16.94	42.19	108.55	83.05	63.42	60.34	33.76	32.99
Nonprofit	14.83	66.70	89.10	48.08	22.62	23.90	44.61	15.39
Unknown	40.43	64.39	124.27	73.27	115.19	41.51	32.97	46.52
Age of firm								
Less than 5 years	40.32	62.98	141.83	119.38	109.76	70.15	50.10	72.45
5-9 years	36.43	49.12	87.71	105.32	70.80	33.84	30.91	50.94
10-19 years	26.49	37.79	58.23	59.01	72.84	50.20	20.55	46.60
20 or more years	19.30	34.33	35.09	40.41	29.07	23.57	29.59	17.52
Unknown	17.75	95.17 *	94.87 *	156.11 *	92.34	17.72	120.24	17.74
Multi/single status								
2 or more locations	10.73	174.97 *	81.83	56.55	19.05	13.60	49.49	11.16
1 location only	21.81	24.00	25.54	41.81	47.82	62.69	17.16	38.45
Percent full-time employees								
Less than 25%	48.17	96.07	148.80 *	153.93	126.89	67.36	113.06	48.82
25-49 %	24.47	142.26	86.95	83.00	76.65	47.25	59.07	32.36
50-74 %	33.60	79.45	60.51	69.07	63.23	55.88	33.98	42.74
75% or more	13.67	28.03	34.93	44.32	25.52	11.23	24.42	11.64
Union presence								
No union employees	14.41	22.06	26.84	43.66	20.10	16.98	16.78	14.11
Has union employees	24.63	97.46 *	111.68 *	64.69	79.46	25.27	63.21	25.83
Unknown	25.56	347.50 *	160.01	159.94	112.45	23.64	171.42	24.29
Percent low wage employees								
50% or more low wage	35.42	47.22	103.21	67.35	43.50	57.63	51.03	36.27
Less than 50% low wage	17.18	22.72	33.80	44.82	29.04	20.92	20.93	17.35
Unknown	16.21	90.50	87.71	137.83	41.74	17.89	62.85	17.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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