

**Table I.C.2.c(2003) Average total employee contribution (in dollars) for any-provider plans 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	497	372	548	624	570	476	463	509
Industry group **								
Agric., fish., forest.	188 *	.	.	.	.	.	120 *	253 *
Mining and manufacturing	487	.	.	.	.	.	404	508
Construction	523	.	.	.	.	.	412	827 *
Utilities and transp.	413	.	.	.	.	.	1,065 *	367
Wholesale trade	515	.	.	.	.	.	525	511
Fin. svcs. and real estate	520	.	.	.	.	.	260	597
Retail trade	507	.	.	.	.	.	685	482
Professional services	468	.	.	.	.	.	393	504
Other services	567	.	.	.	.	.	541	579
Ownership								
For profit, incorporated	515	.	.	.	.	.	497	522
For profit, unincorporated	447	.	.	.	.	.	385	484
Nonprofit	432	.	.	.	.	.	140 *	467
Unknown	330 *	.	.	.	.	.	333	328 *
Age of firm								
Less than 5 years	416 *	.	.	.	.	.	352 *	604
5-9 years	479	.	.	.	.	.	734	265 *
10-19 years	517	.	.	.	.	.	420	699
20 or more years	546	.	.	.	.	.	454	578
Unknown	404	.	.	.	.	.	.	404
Multi/single status								
2 or more locations	493	.	.	.	.	.	256 *	501
1 location only	504	.	.	.	.	.	482	550
Percent full-time employees								
Less than 25%	610	.	.	.	.	.	516 *	615
25-49 %	442	.	.	.	.	.	385 *	473
50-74 %	478	.	.	.	.	.	571	454
75% or more	485	.	.	.	.	.	451	500
Union presence								
No union employees	530	.	.	.	.	.	455	584
Has union employees	373	.	.	.	.	.	423 *	371
Unknown	545	.	.	.	.	.	1,046 *	534
Percent low wage employees								
50% or more low wage	518	.	.	.	.	.	477	558
Less than 50% low wage	491	.	.	.	.	.	456	515
Unknown	500	.	.	.	.	.	551 *	499

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.

. 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.C.2.c(2003) Standard error for average total employee contribution (in dollars) for any-provider plans 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	15.01	37.61	66.73	101.80	55.47	21.85	29.12	24.22
Industry group **								
Agric., fish., forest.	132.74 *	.	.	.	.	.	136.35 *	80.31 *
Mining and manufacturing	77.37	.	.	.	.	.	101.20	93.31
Construction	123.84	.	.	.	.	.	89.21	264.15 *
Utilities and transp.	47.43	.	.	.	.	.	371.51 *	58.98
Wholesale trade	87.03	.	.	.	.	.	129.44	150.15
Fin. svcs. and real estate	58.22	.	.	.	.	.	72.55	104.00
Retail trade	95.26	.	.	.	.	.	137.08	101.05
Professional services	36.16	.	.	.	.	.	52.40	58.10
Other services	71.83	.	.	.	.	.	100.75	117.19
Ownership								
For profit, incorporated	30.99	.	.	.	.	.	35.48	43.19
For profit, unincorporated	58.19	.	.	.	.	.	52.11	141.74
Nonprofit	67.04	.	.	.	.	.	76.62 *	67.25
Unknown	150.36 *	.	.	.	.	.	86.71	166.80 *
Age of firm								
Less than 5 years	193.85 *	.	.	.	.	.	202.67 *	157.77
5-9 years	105.29	.	.	.	.	.	118.60	247.62 *
10-19 years	77.11	.	.	.	.	.	52.35	145.09
20 or more years	34.88	.	.	.	.	.	46.04	36.47
Unknown	26.04	.	.	.	.	.	.	26.21
Multi/single status								
2 or more locations	19.03	.	.	.	.	.	121.05 *	19.23
1 location only	36.36	.	.	.	.	.	37.41	100.34
Percent full-time employees								
Less than 25%	113.25	.	.	.	.	.	180.94 *	99.34
25-49 %	101.21	.	.	.	.	.	140.36 *	138.74
50-74 %	85.69	.	.	.	.	.	96.40	117.45
75% or more	17.44	.	.	.	.	.	44.10	23.96
Union presence								
No union employees	14.33	.	.	.	.	.	25.64	34.11
Has union employees	62.70	.	.	.	.	.	157.01 *	66.41
Unknown	63.09	.	.	.	.	.	334.17 *	63.13
Percent low wage employees								
50% or more low wage	23.98	.	.	.	.	.	45.13	38.81
Less than 50% low wage	19.62	.	.	.	.	.	48.33	33.58
Unknown	24.74	.	.	.	.	.	226.36 *	24.35

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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