

Table I.C.3.a(2003) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in 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	18.5%	13.4%	17.7%	22.3%	18.7%	18.4%	17.2%	19.0%
Industry group **								
Agric., fish., forest.	9.1% *	18.3% *	7.2% *	9.4% *	4.7% *	8.9% *	16.6%	4.5% *
Mining and manufacturing	18.7%	10.6%	14.7%	25.0%	19.9%	17.5%	15.5%	19.8%
Construction	20.1%	16.4%	15.6%	20.5%	32.4%	20.3%	17.9%	23.9%
Utilities and transp.	16.9%	6.2% *	32.4%	14.7% *	16.3% *	17.2%	17.9%	16.7%
Wholesale trade	20.8%	12.0%	16.0%	19.2%	31.7%	22.0%	16.4%	24.8%
Fin. svcs. and real estate	17.1%	12.5%	15.4%	23.7%	12.9%	18.5%	18.1%	16.8%
Retail trade	19.5%	13.8%	23.7%	20.9%	18.4%	20.2%	19.1%	19.7%
Professional services	16.1%	11.0%	14.7%	21.6%	15.0%	16.5%	14.3%	16.8%
Other services	22.0%	17.8%	22.5%	26.0%	23.6%	20.6%	20.6%	22.7%
Ownership								
For profit, incorporated	20.3%	13.8%	18.3%	24.7%	22.1%	19.8%	18.4%	21.1%
For profit, unincorporated	17.9%	15.2%	22.1%	22.7%	18.3%	17.0%	17.9%	18.0%
Nonprofit	13.0%	6.9%	9.7%	13.4%	11.9%	15.0%	9.0%	13.7%
Unknown	12.6%	10.3%	18.2%	11.2% *	16.7%	10.9%	13.1%	12.2%
Age of firm								
Less than 5 years	19.5%	16.3%	14.9% *	25.6%	20.1% *	23.8%	16.1%	24.0%
5-9 years	20.7%	15.3%	16.7%	23.0%	28.0%	23.4%	16.4%	26.4%
10-19 years	20.6%	13.0%	23.3%	25.3%	22.2%	17.4%	18.6%	22.6%
20 or more years	17.6%	12.3%	15.4%	20.9%	17.1%	18.3%	16.8%	17.9%
Unknown	18.3%	22.2% *	.	15.2% *	16.9%	18.3%	20.3% *	18.3%
Multi/single status								
2 or more locations	18.8%	11.2% *	22.7%	22.7%	17.8%	18.7%	22.2%	18.7%
1 location only	18.0%	13.5%	17.1%	22.2%	20.0%	13.1%	16.7%	20.1%
Percent full-time employees								
Less than 25%	20.3%	4.6% *	6.3% *	22.6% *	30.7%	24.8%	12.6% *	25.9%
25-49 %	22.1%	15.5%	19.3%	28.8%	24.8%	20.4%	20.7%	22.8%
50-74 %	20.8%	17.6%	23.7%	20.5%	20.9%	21.0%	19.7%	21.2%
75% or more	17.9%	12.8%	16.9%	22.2%	17.8%	17.9%	16.7%	18.4%
Union presence								
No union employees	19.0%	13.7%	18.5%	22.8%	18.6%	19.7%	17.5%	19.9%
Has union employees	16.5%	4.1% *	4.4% *	13.9%	20.3%	16.6%	9.4%	17.2%
Unknown	17.2%	13.0% *	14.7% *	32.1%	8.5% *	17.1%	22.8%	16.8%
Percent low wage employees								
50% or more low wage	22.9%	13.4%	31.1%	23.5%	24.8%	20.2%	22.3%	23.2%
Less than 50% low wage	17.8%	13.6%	16.0%	22.0%	17.3%	18.7%	16.5%	18.7%
Unknown	17.8%	8.3% *	9.4% *	22.1% *	17.9%	18.1%	11.8%	18.1%

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.3.a(2003) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in 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	0.56%	1.09%	1.41%	1.69%	1.47%	0.58%	0.88%	0.70%
Industry group **								
Agric., fish., forest.	3.60% *	5.83% *	5.40% *	3.34% *	4.97% *	3.97% *	4.68%	4.00% *
Mining and manufacturing	0.88%	2.86%	3.26%	3.32%	1.90%	1.13%	1.79%	0.79%
Construction	2.31%	2.75%	4.29%	5.49%	5.42%	3.73%	2.26%	4.16%
Utilities and transp.	2.15%	3.06% *	6.92%	5.39% *	6.20% *	2.18%	3.98%	2.90%
Wholesale trade	2.13%	2.88%	4.29%	4.88%	5.20%	1.80%	2.65%	2.89%
Fin. svcs. and real estate	1.91%	2.91%	4.23%	6.83%	2.74%	1.34%	3.86%	1.57%
Retail trade	1.75%	3.49%	2.89%	4.25%	3.13%	2.22%	2.34%	1.95%
Professional services	0.54%	1.81%	2.88%	3.09%	1.46%	1.14%	1.34%	0.71%
Other services	1.55%	1.94%	3.36%	3.82%	3.83%	1.41%	1.99%	1.91%
Ownership								
For profit, incorporated	0.70%	1.27%	1.75%	1.84%	2.20%	0.66%	1.07%	0.90%
For profit, unincorporated	0.82%	1.56%	5.61%	4.04%	2.69%	2.35%	1.55%	1.47%
Nonprofit	0.77%	1.77%	2.34%	2.69%	0.84%	0.98%	1.57%	0.88%
Unknown	1.31%	2.07%	4.54%	9.16% *	3.63%	2.72%	1.63%	2.07%
Age of firm								
Less than 5 years	2.28%	2.80%	6.46% *	5.47%	7.59% *	4.04%	2.74%	5.06%
5-9 years	1.97%	3.12%	3.47%	5.89%	3.19%	3.18%	2.39%	2.47%
10-19 years	1.74%	2.13%	3.78%	2.03%	4.42%	1.79%	1.44%	3.48%
20 or more years	0.90%	1.73%	1.85%	2.22%	1.08%	1.01%	1.44%	0.82%
Unknown	0.81%	7.03% *	.	5.11% *	3.55%	0.81%	6.14% *	0.81%
Multi/single status								
2 or more locations	0.60%	5.85% *	5.08%	2.60%	1.02%	0.58%	3.11%	0.61%
1 location only	1.15%	1.10%	1.54%	1.89%	2.41%	2.90%	0.93%	2.04%
Percent full-time employees								
Less than 25%	3.92%	2.42% *	7.45% *	6.95% *	6.22%	5.74%	4.82% *	4.50%
25-49 %	1.82%	4.32%	4.03%	5.71%	7.01%	2.56%	3.27%	1.93%
50-74 %	1.55%	4.16%	4.01%	4.04%	2.74%	2.30%	2.73%	2.06%
75% or more	0.60%	1.09%	1.34%	1.84%	1.63%	0.44%	1.04%	0.64%
Union presence								
No union employees	0.64%	1.16%	1.34%	1.80%	1.14%	0.74%	0.78%	0.85%
Has union employees	1.63%	3.09% *	1.87% *	2.83%	4.98%	1.28%	2.80%	1.93%
Unknown	1.01%	8.38% *	5.48% *	8.72%	5.49% *	0.87%	5.68%	0.97%
Percent low wage employees								
50% or more low wage	1.88%	2.73%	4.60%	2.55%	3.14%	3.30%	2.68%	2.02%
Less than 50% low wage	0.79%	1.03%	1.74%	2.17%	1.55%	0.90%	0.97%	1.07%
Unknown	0.53%	2.59% *	4.62% *	7.26% *	2.91%	0.58%	3.44%	0.53%

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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