

Table I.D.2(2003) Average total employee contribution (in dollars) per enrolled employee for family 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	2,283	2,034	2,663	2,920	2,569	2,075	2,494	2,242
Industry group **								
Agric., fish., forest.	1,275	1,134	1,333 *	1,944 *	1,368 *	703 *	1,469	1,164
Mining and manufacturing	1,782	1,842	2,399	2,358	1,815	1,653	2,195	1,742
Construction	2,256	1,555	2,319	2,528	2,622	2,061	2,293	2,218
Utilities and transp.	2,017	1,490	2,715	2,556	2,185	1,915	1,781	2,041
Wholesale trade	2,160	1,522	2,504	2,499	3,152	1,730	2,202	2,149
Fin. svs. and real estate	2,447	2,634	3,439	3,256	2,896	2,228	3,139	2,368
Retail trade	2,681	2,118	3,312	4,055	3,806	2,220	3,091	2,594
Professional services	2,509	2,618	2,843	3,409	2,805	2,247	2,790	2,454
Other services	2,472	1,594	2,355	2,915	2,642	2,515	2,111	2,574
Ownership								
For profit, incorporated	2,271	1,975	2,667	2,978	2,577	2,051	2,520	2,222
For profit, unincorporated	2,351	2,582	2,726	2,677	2,824	1,972	2,682	2,239
Nonprofit	2,350	1,536	2,498	2,568	2,449	2,321	2,114	2,373
Unknown	2,176	1,706	2,591	2,947	2,434	1,998	2,025	2,220
Age of firm								
Less than 5 years	2,499	2,682	2,703	2,833	2,456	1,782	2,612	2,373
5-9 years	2,433	2,148	2,897	2,798	2,427	2,140	2,506	2,384
10-19 years	2,715	1,736	3,061	3,390	3,237	2,034	2,576	2,820
20 or more years	2,304	1,993	2,447	2,823	2,449	2,109	2,435	2,277
Unknown	2,064	724 *	4,391 *	1,968 *	2,745	2,049	1,915	2,064
Multi/single status								
2 or more locations	2,190	3,226	3,520	3,007	2,485	2,080	3,208	2,172
1 location only	2,534	2,008	2,582	2,892	2,725	1,892	2,433	2,662
Percent full-time employees								
Less than 25%	2,652	2,036	1,807 *	2,167	3,354	2,687	1,971	2,774
25-49 %	2,622	1,841	3,111	2,868	3,120	2,526	2,525	2,643
50-74 %	2,556	2,053	2,289	3,772	3,088	2,352	2,253	2,616
75% or more	2,238	2,040	2,688	2,878	2,499	2,015	2,526	2,182
Union presence								
No union employees	2,524	2,136	2,877	3,119	2,705	2,279	2,628	2,494
Has union employees	1,604	598 *	816	1,729	1,848	1,607	1,030	1,646
Unknown	2,196	3,328	2,969	2,104	2,545	2,175	3,320	2,179
Percent low wage employees								
50% or more low wage	2,490	1,403	2,499	3,143	2,488	2,578	2,298	2,549
Less than 50% low wage	2,384	2,081	2,631	2,892	2,583	2,023	2,489	2,346
Unknown	2,115	2,534	3,559	3,192 *	2,543	2,074	3,054	2,101

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.D.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for family 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	35.63	101.92	107.87	112.01	59.89	44.63	75.65	35.40
Industry group **								
Agric., fish., forest.	272.38	193.61	744.25 *	1,132.85 *	528.70 *	318.33 *	374.34	335.55
Mining and manufacturing	63.90	332.44	409.98	152.24	85.47	105.94	194.37	60.85
Construction	140.29	129.89	286.83	350.90	387.76	201.89	131.57	237.89
Utilities and transp.	151.98	303.07	369.79	465.94	338.15	213.82	244.55	156.44
Wholesale trade	120.96	208.03	315.37	148.18	241.80	135.73	154.19	127.00
Fin. svs. and real estate	63.41	264.45	616.06	387.55	198.79	61.59	278.77	76.02
Retail trade	101.57	320.11	509.25	270.87	167.03	118.44	201.51	88.38
Professional services	55.99	171.51	288.37	275.57	113.67	87.06	174.99	53.55
Other services	81.33	189.12	150.18	269.33	176.25	145.54	115.82	116.41
Ownership								
For profit, incorporated	35.06	138.77	105.46	130.54	59.17	45.85	92.33	35.40
For profit, unincorporated	119.27	251.67	278.60	177.19	276.67	198.67	186.12	170.32
Nonprofit	86.30	224.86	526.68	313.68	156.15	114.31	234.15	90.93
Unknown	133.85	362.67	776.31	338.48	367.63	183.18	384.84	135.94
Age of firm								
Less than 5 years	221.24	394.16	241.69	416.51	410.01	297.56	273.40	317.03
5-9 years	151.62	311.10	306.75	401.84	312.76	285.23	243.81	177.31
10-19 years	130.90	165.37	249.32	242.59	222.50	232.60	109.02	247.32
20 or more years	47.06	150.67	214.05	126.34	57.02	73.47	101.11	49.62
Unknown	53.24	277.70 *	1,388.56 *	718.55 *	270.30	53.02	549.88	53.26
Multi/single status								
2 or more locations	39.21	815.89	368.46	206.93	82.59	45.15	278.92	37.89
1 location only	57.57	96.70	124.05	117.36	154.80	231.86	76.92	137.28
Percent full-time employees								
Less than 25%	172.63	499.76	673.02 *	395.78	516.00	302.74	301.70	230.21
25-49 %	82.60	523.11	500.66	404.09	251.25	139.12	379.37	112.87
50-74 %	116.19	191.99	391.22	456.38	246.59	187.85	135.89	151.80
75% or more	40.59	95.33	119.35	125.80	63.52	43.56	85.88	38.15
Union presence								
No union employees	30.55	103.63	95.10	124.83	65.60	38.77	65.39	28.18
Has union employees	82.88	306.93 *	232.51	404.05	277.66	60.96	228.94	83.88
Unknown	120.17	910.88	812.73	573.30	379.21	122.99	645.51	120.16
Percent low wage employees								
50% or more low wage	102.44	231.56	141.46	186.23	214.86	215.64	148.04	147.01
Less than 50% low wage	52.55	124.87	126.58	123.15	67.32	70.39	80.76	57.35
Unknown	37.58	534.20	788.35	965.73 *	198.56	41.80	393.99	39.96

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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** 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.