

Table I.D.2.a(2003) Average total employee contribution (in dollars) for exclusive-provider plans 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	2,495	2,123	2,792	3,128	2,781	2,222	2,642	2,452
Industry group **								
Agric., fish., forest.	1,113 *	1,325 *	483 *	769 *	1,541 *	863 *	835 *	1,226 *
Mining and manufacturing	2,051	2,499	3,118 *	2,503	2,088	1,755	2,741	1,910
Construction	2,818	1,667	2,678	3,433	3,426	2,278	2,819	2,815
Utilities and transp.	2,030	775 *	3,632	3,367	2,879	1,709	1,427 *	2,132
Wholesale trade	2,973	1,522 *	2,917	2,918	4,439	2,384	2,394	3,270
Fin. svcs. and real estate	2,499	2,157	2,807	3,505	3,072	2,257	2,976	2,422
Retail trade	2,918	3,315	3,459	3,384	3,825	2,267	3,344	2,779
Professional services	2,489	2,716	3,079	3,231	2,558	2,239	2,764	2,428
Other services	2,617	1,371	2,052	3,339	2,528	2,939	2,075	2,804
Ownership								
For profit, incorporated	2,570	2,201	2,925	3,234	2,986	2,209	2,759	2,511
For profit, unincorporated	2,332	2,372	2,166	2,541 *	2,483	2,247	2,483	2,250
Nonprofit	2,214	1,075 *	1,942	2,775	2,228	2,201	1,989	2,235
Unknown	2,521	1,743	1,619 *	2,698	2,857	2,911	1,844	2,995
Age of firm								
Less than 5 years	2,628	3,366	2,578	2,517	1,794 *	2,316	2,855	2,249
5-9 years	2,751	2,508	2,724	2,969	2,832	2,646	2,610	2,846
10-19 years	3,099	1,830	3,226	3,507	4,295	2,289	2,566	3,581
20 or more years	2,461	1,882	2,625	3,110	2,507	2,266	2,654	2,408
Unknown	2,128	1,495 *	.	1,121 *	1,984	2,135	2,314	2,127
Multi/single status								
2 or more locations	2,305	3,343	3,647	2,885	2,438	2,218	3,430	2,275
1 location only	2,823	2,109	2,709	3,193	3,206	2,333	2,581	3,145
Percent full-time employees								
Less than 25%	3,262	3,428	473 *	2,569 *	3,463	3,745	2,494	3,629
25-49 %	2,831	2,553 *	4,187	3,000	3,094	2,431	3,597	2,547
50-74 %	2,789	2,309	2,099 *	3,258	3,148	2,678	2,229	2,936
75% or more	2,443	2,044	2,805	3,129	2,706	2,158	2,645	2,385
Union presence								
No union employees	2,689	2,139	3,034	3,293	2,813	2,430	2,722	2,676
Has union employees	1,999	743 *	804 *	2,161	2,639	1,932	1,490	2,052
Unknown	2,134	5,578	3,097 *	2,173 *	2,514	2,049	4,511	2,041
Percent low wage employees								
50% or more low wage	2,614	1,810	2,452	3,284	2,491	2,840	2,512	2,649
Less than 50% low wage	2,626	2,207	2,718	3,115	2,917	2,188	2,643	2,618
Unknown	2,234	1,167 *	3,726	3,020	2,203	2,203	2,830	2,212

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.D.2.a(2003) Standard error for average total employee contribution (in dollars) for exclusive-provider plans 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	53.06	131.96	281.14	110.23	188.81	69.63	105.59	77.99
Industry group **								
Agric., fish., forest.	393.30 *	533.39 *	589.22 *	655.42 *	985.70 *	297.61 *	508.61 *	653.18 *
Mining and manufacturing	89.00	666.92	938.08 *	299.24	151.85	92.34	431.60	86.01
Construction	219.77	296.26	486.24	495.40	909.40	257.85	274.03	320.09
Utilities and transp.	197.29	1,585.94 *	1,026.31	655.42	592.69	246.13	1,189.06 *	212.34
Wholesale trade	407.32	718.21 *	665.25	298.47	1,087.48	150.69	460.81	513.80
Fin. svcs. and real estate	177.11	511.24	818.01	492.52	818.15	133.95	453.42	152.57
Retail trade	317.42	382.08	726.34	519.44	498.61	342.95	444.97	295.45
Professional services	85.96	260.36	464.46	532.67	203.88	103.72	249.49	81.37
Other services	141.17	323.97	388.05	422.09	296.09	186.68	200.61	182.27
Ownership								
For profit, incorporated	55.16	213.27	312.52	143.08	235.02	60.94	128.47	77.47
For profit, unincorporated	144.93	332.47	458.40	774.33 *	285.99	123.55	350.61	133.21
Nonprofit	140.22	619.24 *	563.16	487.58	231.85	132.59	311.61	149.94
Unknown	187.05	379.09	563.20 *	490.11	592.99	459.86	230.71	292.84
Age of firm								
Less than 5 years	396.77	430.69	707.40	625.46	648.90 *	398.37	389.94	480.33
5-9 years	201.87	547.01	480.74	682.97	711.17	396.70	366.03	448.36
10-19 years	343.35	350.39	507.16	293.27	935.53	238.50	263.69	614.51
20 or more years	57.04	213.59	393.21	147.31	151.03	95.24	208.54	82.40
Unknown	104.82	473.79 *	.	405.58 *	389.54	102.99	692.75	104.85
Multi/single status								
2 or more locations	69.82	889.61	554.87	340.95	202.73	68.79	295.04	74.53
1 location only	75.15	130.95	334.41	158.75	269.30	241.35	117.31	167.08
Percent full-time employees								
Less than 25%	400.37	918.48	1,396.13 *	1,094.32 *	742.29	612.72	635.50	509.22
25-49 %	421.85	901.43 *	840.04	696.06	842.48	107.68	781.79	186.84
50-74 %	190.16	368.08	636.73 *	399.78	490.11	370.49	212.99	248.78
75% or more	65.99	133.50	322.72	138.80	214.53	76.60	139.62	90.76
Union presence								
No union employees	42.12	149.62	258.18	163.37	185.29	100.38	106.44	82.03
Has union employees	175.33	463.22 *	266.21 *	545.81	500.07	131.40	307.35	215.27
Unknown	126.63	1,548.16	1,050.39 *	716.09 *	529.12	114.83	923.32	109.38
Percent low wage employees								
50% or more low wage	186.41	398.28	503.13	340.47	355.10	293.58	308.66	268.99
Less than 50% low wage	97.24	167.51	339.03	149.22	238.88	114.14	123.67	141.36
Unknown	69.30	493.37 *	1,033.41	570.91	230.43	75.72	607.91	71.07

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.

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