

Table I.D.2.b(2003) Average total employee contribution (in dollars) for mixed-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	2,258	2,009	2,714	2,849	2,460	2,095	2,503	2,219
Industry group **								
Agric., fish., forest.	1,518	1,200	2,433 *	3,220 *	1,282 *	632 *	2,000	1,238
Mining and manufacturing	1,741	1,432	2,036	2,309	1,771	1,663	1,906	1,730
Construction	1,974	1,131	2,280	2,008	2,396	2,046	1,987	1,964
Utilities and transp.	2,203	1,937 *	2,538	2,422	2,030	2,212	1,863	2,235
Wholesale trade	2,023	1,596	2,099	2,329	2,644	1,766	2,135	2,001
Fin. svcs. and real estate	2,449	2,932	4,104	3,021	2,798	2,249	3,348	2,367
Retail trade	2,823	1,609	3,476	4,433	3,771	2,365	3,217	2,741
Professional services	2,528	2,616	2,953	3,506	2,846	2,269	2,911	2,461
Other services	2,461	1,703	2,537	2,868	2,701	2,437	2,171	2,531
Ownership								
For profit, incorporated	2,220	1,793	2,641	2,889	2,397	2,073	2,460	2,183
For profit, unincorporated	2,438	2,958	2,951	2,704	2,801	1,991	2,913	2,295
Nonprofit	2,456	1,876	2,843	2,451	2,551	2,434	2,268	2,475
Unknown	2,132	1,933 *	3,562 *	3,204	2,457	1,808	2,398 *	2,078
Age of firm								
Less than 5 years	2,478	2,436	2,665	3,223	2,780	1,705	2,535	2,432
5-9 years	2,303	1,792	2,934	2,723	2,114	2,200	2,386	2,249
10-19 years	2,533	1,694	3,021	3,141	2,792	1,970	2,651	2,460
20 or more years	2,279	2,124	2,545	2,761	2,387	2,090	2,461	2,248
Unknown	2,130	325 *	4,391 *	3,929	2,881	2,111	1,783 *	2,130
Multi/single status								
2 or more locations	2,201	3,236	3,746	3,067	2,469	2,096	3,195	2,186
1 location only	2,447	1,975	2,628	2,771	2,441	2,018	2,440	2,454
Percent full-time employees								
Less than 25%	2,243	1,963 *	1,937 *	1,698 *	3,245	2,072	1,797	2,374
25-49 %	2,606	1,415	2,902	2,884	3,045	2,580	2,201	2,663
50-74 %	2,650	2,119	2,126	4,037	2,987	2,518	2,386	2,695
75% or more	2,214	2,017	2,763	2,795	2,401	2,037	2,536	2,162
Union presence								
No union employees	2,487	2,162	2,916	3,058	2,629	2,279	2,676	2,443
Has union employees	1,518	513 *	863	1,623	1,491	1,566	767 *	1,568
Unknown	2,273	2,840 *	3,178	2,173 *	2,781	2,254	3,253	2,265
Percent low wage employees								
50% or more low wage	2,520	1,293	2,814	3,144	2,474	2,577	2,461	2,534
Less than 50% low wage	2,327	2,048	2,671	2,825	2,437	2,039	2,481	2,280
Unknown	2,132	2,680	4,174	2,939 *	2,662	2,095	3,389	2,121

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.b(2003) Standard error for average total employee contribution (in dollars) for mixed-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	46.18	138.12	186.14	143.34	66.21	63.60	121.04	45.15
Industry group **								
Agric., fish., forest.	423.97	344.68	980.89 *	1,185.12 *	537.25 *	272.39 *	546.82	357.78
Mining and manufacturing	72.04	242.60	435.45	215.73	79.76	119.74	241.12	74.20
Construction	126.79	234.59	244.44	399.68	361.00	258.03	171.99	206.10
Utilities and transp.	179.76	628.08 *	577.91	575.59	342.71	229.23	321.67	180.44
Wholesale trade	81.35	349.54	594.09	173.43	287.51	163.89	150.23	106.50
Fin. svcs. and real estate	76.55	418.04	700.55	350.56	288.31	79.75	355.79	84.96
Retail trade	101.96	410.45	606.34	401.13	313.49	120.92	213.24	108.52
Professional services	76.47	276.02	210.38	327.29	133.73	106.34	252.30	75.51
Other services	124.85	245.73	345.25	306.55	214.72	210.34	160.44	178.17
Ownership								
For profit, incorporated	46.22	168.77	163.89	162.60	76.50	65.82	125.58	45.09
For profit, unincorporated	150.94	378.15	436.95	347.41	319.12	187.96	256.48	177.24
Nonprofit	86.71	396.94	700.57	344.83	177.46	116.86	379.64	91.00
Unknown	118.90	651.60 *	1,118.93 *	436.56	292.33	163.31	812.23 *	135.55
Age of firm								
Less than 5 years	289.87	618.89	390.76	534.92	399.97	322.97	464.95	351.92
5-9 years	183.10	292.26	448.63	502.16	283.43	251.91	247.30	170.48
10-19 years	114.14	165.37	435.82	276.93	237.26	216.65	147.01	172.08
20 or more years	70.61	212.04	265.39	174.54	68.11	118.59	145.58	74.53
Unknown	75.66	239.40 *	1,388.56 *	1,137.18	281.40	74.70	575.79 *	75.67
Multi/single status								
2 or more locations	60.79	914.47	710.68	273.50	83.48	66.44	409.17	59.45
1 location only	96.97	142.95	188.29	117.74	149.24	412.17	125.38	152.15
Percent full-time employees								
Less than 25%	175.73	599.85 *	649.99 *	605.60 *	533.20	320.39	334.36	294.62
25-49 %	118.31	381.29	636.48	508.63	369.90	165.63	326.08	153.22
50-74 %	131.72	240.83	427.80	437.62	345.18	165.92	232.51	150.68
75% or more	45.10	160.43	207.95	152.50	69.20	63.25	143.82	42.50
Union presence								
No union employees	37.61	150.66	146.22	144.03	80.94	56.82	98.86	41.30
Has union employees	108.24	266.20 *	257.43	463.90	260.34	91.05	273.96 *	105.94
Unknown	143.33	1,014.52 *	953.19	661.07 *	483.85	142.04	797.29	139.36
Percent low wage employees								
50% or more low wage	108.60	337.65	410.88	249.87	222.69	199.87	192.09	135.86
Less than 50% low wage	60.58	158.52	168.18	143.63	75.33	100.56	117.83	58.71
Unknown	56.14	581.24	1,151.86	937.51 *	223.54	56.93	679.38	59.61

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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