

**Table I.D.3(2003) Percent of total premiums contributed by employees enrolled in 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	24.7%	21.8%	28.8%	31.1%	28.4%	22.3%	26.8%	24.3%
Industry group **								
Agric., fish., forest.	16.3%	15.6%	16.0% *	18.8% *	17.7% *	11.6% *	18.6%	14.9% *
Mining and manufacturing	19.9%	20.1%	25.8%	27.4%	20.7%	18.2%	24.5%	19.4%
Construction	24.9%	16.9%	26.2%	27.2%	29.7%	23.0%	25.2%	24.5%
Utilities and transp.	23.0%	15.6%	33.2%	27.2%	26.5%	21.8%	19.3%	23.4%
Wholesale trade	23.8%	15.7%	28.3%	28.7%	34.3%	19.0%	24.2%	23.7%
Fin. svcs. and real estate	24.9%	26.3%	35.7%	34.6%	27.9%	22.8%	32.1%	24.0%
Retail trade	30.8%	23.6%	34.9%	45.0%	45.6%	25.8%	34.2%	30.0%
Professional services	25.8%	27.2%	29.5%	33.1%	29.9%	22.9%	28.3%	25.2%
Other services	27.7%	17.7%	25.9%	29.6%	32.0%	28.1%	23.0%	29.0%
Ownership								
For profit, incorporated	24.9%	21.5%	29.2%	32.2%	28.8%	22.4%	27.5%	24.3%
For profit, unincorporated	25.5%	26.8%	28.6%	30.8%	31.0%	21.4%	28.5%	24.4%
Nonprofit	23.7%	16.1%	25.5%	23.4%	26.3%	22.9%	20.4%	24.0%
Unknown	22.5%	16.9%	26.1%	28.1%	25.4%	21.1%	19.5%	23.5%
Age of firm								
Less than 5 years	27.9%	31.9%	29.6%	29.7%	27.8%	19.3%	29.7%	26.0%
5-9 years	27.0%	23.4%	32.3%	28.4%	30.4%	23.0%	27.3%	26.8%
10-19 years	29.4%	18.6%	33.0%	38.3%	34.1%	22.3%	27.9%	30.6%
20 or more years	25.1%	20.6%	26.4%	29.9%	27.2%	23.0%	25.7%	24.9%
Unknown	21.9%	7.9% *	62.5% *	22.7% *	26.9%	21.8%	18.4% *	21.9%
Multi/single status								
2 or more locations	23.6%	33.8%	37.8%	32.0%	27.2%	22.4%	33.9%	23.5%
1 location only	27.5%	21.5%	28.0%	30.9%	30.9%	20.2%	26.1%	29.3%
Percent full-time employees								
Less than 25%	35.0%	24.8%	21.8% *	22.5%	35.6%	38.5%	22.8%	37.5%
25-49 %	27.6%	20.0% *	33.6%	30.5%	34.6%	26.1%	27.2%	27.6%
50-74 %	27.5%	20.8%	23.3%	37.0%	36.5%	25.2%	23.1%	28.4%
75% or more	24.1%	21.9%	29.2%	30.9%	27.5%	21.6%	27.2%	23.5%
Union presence								
No union employees	27.3%	23.0%	31.4%	33.3%	30.1%	24.3%	28.3%	27.0%
Has union employees	17.2%	6.1% *	8.1%	18.3%	19.9%	17.4%	10.6%	17.8%
Unknown	24.0%	39.6%	38.3%	23.6% *	25.6%	23.8%	40.7%	23.8%
Percent low wage employees								
50% or more low wage	29.2%	15.5%	27.0%	33.6%	33.3%	29.0%	25.1%	30.7%
Less than 50% low wage	25.7%	22.1%	28.5%	30.9%	28.0%	21.9%	26.6%	25.4%
Unknown	22.7%	28.8%	38.7%	31.7%	27.4%	22.2%	33.7%	22.5%

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.3(2003) Standard error for percent of total premiums contributed by employees enrolled in 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	0.36%	1.16%	0.98%	1.12%	0.62%	0.49%	0.85%	0.36%
Industry group **								
Agric., fish., forest.	2.59%	2.50%	8.49% *	9.21% *	6.73% *	7.34% *	4.16%	7.02% *
Mining and manufacturing	0.71%	3.15%	4.56%	1.83%	0.81%	1.16%	2.10%	0.70%
Construction	1.50%	1.84%	3.16%	3.25%	3.53%	2.71%	1.40%	2.58%
Utilities and transp.	1.74%	3.31%	4.93%	5.47%	6.19%	2.36%	2.64%	1.73%
Wholesale trade	1.14%	2.42%	3.12%	1.72%	2.59%	0.93%	1.59%	1.21%
Fin. svcs. and real estate	0.66%	2.42%	4.83%	3.98%	1.59%	0.88%	2.91%	0.83%
Retail trade	1.31%	3.72%	4.11%	3.09%	2.24%	1.52%	2.33%	1.31%
Professional services	0.51%	1.77%	3.16%	2.45%	1.32%	0.86%	1.71%	0.51%
Other services	0.83%	2.03%	1.75%	2.77%	2.37%	1.23%	1.38%	1.15%
Ownership								
For profit, incorporated	0.37%	1.67%	0.85%	1.28%	0.69%	0.53%	1.06%	0.36%
For profit, unincorporated	1.22%	2.39%	3.25%	2.10%	3.18%	1.83%	2.06%	1.68%
Nonprofit	0.78%	2.18%	5.24%	2.94%	1.67%	1.10%	2.48%	0.88%
Unknown	1.39%	3.56%	5.95%	3.70%	4.09%	1.98%	3.21%	1.83%
Age of firm								
Less than 5 years	2.41%	4.15%	2.73%	3.99%	4.96%	3.56%	2.92%	4.01%
5-9 years	1.97%	3.40%	3.03%	4.28%	3.39%	2.40%	2.67%	2.47%
10-19 years	1.30%	2.08%	2.64%	2.50%	1.78%	2.21%	1.39%	2.18%
20 or more years	0.60%	1.59%	1.84%	1.13%	0.68%	1.10%	0.94%	0.72%
Unknown	0.54%	5.10% *	19.75% *	7.46% *	1.71%	0.55%	7.42% *	0.54%
Multi/single status								
2 or more locations	0.43%	8.68%	3.32%	2.26%	0.81%	0.50%	2.83%	0.42%
1 location only	0.63%	1.10%	1.16%	1.20%	1.69%	2.52%	0.82%	1.45%
Percent full-time employees								
Less than 25%	2.58%	5.62%	7.95% *	4.78%	7.51%	3.82%	3.28%	2.81%
25-49 %	1.14%	6.11% *	5.07%	4.32%	4.29%	1.83%	4.38%	1.37%
50-74 %	1.16%	2.15%	4.48%	4.26%	3.05%	1.92%	1.54%	1.59%
75% or more	0.35%	1.10%	1.04%	1.20%	0.71%	0.38%	0.98%	0.33%
Union presence								
No union employees	0.31%	1.18%	1.00%	1.18%	0.75%	0.37%	0.75%	0.32%
Has union employees	0.92%	3.77% *	2.11%	4.16%	2.63%	0.72%	2.40%	0.92%
Unknown	1.47%	9.95%	8.01%	7.90% *	3.57%	1.53%	6.96%	1.49%
Percent low wage employees								
50% or more low wage	1.11%	2.65%	1.39%	2.27%	4.33%	1.99%	1.75%	1.71%
Less than 50% low wage	0.47%	1.40%	1.19%	1.19%	0.62%	0.77%	0.91%	0.50%
Unknown	0.44%	5.35%	7.46%	7.37%	1.76%	0.50%	4.10%	0.46%

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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