

Table I.D.3.a(2003) Percent of total premiums for exclusive-provider plans 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	27.7%	22.4%	31.5%	33.9%	34.1%	24.0%	28.8%	27.4%
Industry group **								
Agric., fish., forest.	16.4% *	17.9% *	6.3% *	8.7% *	29.6% *	12.2% *	11.3% *	18.8% *
Mining and manufacturing	23.2%	27.5%	33.6%	28.5%	24.3%	19.7%	30.5%	21.7%
Construction	30.8%	17.8%	30.4%	35.6%	41.5%	25.0%	30.5%	31.4%
Utilities and transp.	22.8%	7.6% *	47.7%	39.6%	31.5%	19.2%	15.0% *	24.2%
Wholesale trade	31.9%	15.0% *	34.2%	32.4%	46.4%	25.3%	26.4%	34.6%
Fin. svcs. and real estate	27.1%	20.0%	34.7%	35.4%	30.5%	25.4%	31.5%	26.4%
Retail trade	33.7%	36.0%	36.5%	44.2%	50.8%	24.7%	38.6%	32.2%
Professional services	27.2%	28.4%	33.3%	34.1%	32.2%	23.4%	29.4%	26.6%
Other services	29.5%	15.3%	23.4%	31.9%	37.8%	30.0%	22.6%	32.1%
Ownership								
For profit, incorporated	28.8%	23.8%	32.7%	35.8%	36.4%	24.2%	30.6%	28.3%
For profit, unincorporated	24.9%	22.1%	25.9%	27.1%	31.9%	23.5%	25.4%	24.6%
Nonprofit	24.2%	12.9% *	23.1%	26.8%	28.1%	22.7%	20.8%	24.5%
Unknown	25.3%	17.4%	17.8% *	25.6%	28.4%	30.1%	18.3%	30.4%
Age of firm								
Less than 5 years	30.4%	38.8%	27.7% *	29.7%	22.1% *	24.7%	32.3%	26.9%
5-9 years	33.7%	26.0%	33.0%	31.0%	45.6%	29.9%	28.9%	37.5%
10-19 years	34.3%	19.7%	37.0%	43.5%	45.1%	24.1%	28.7%	39.2%
20 or more years	27.3%	19.2%	29.2%	32.3%	30.9%	24.5%	28.3%	27.0%
Unknown	22.9%	19.7% *	.	14.0% *	22.9%	23.0%	26.8%	22.9%
Multi/single status								
2 or more locations	25.5%	38.3%	39.6%	30.9%	30.1%	24.0%	36.0%	25.2%
1 location only	31.5%	22.3%	30.7%	34.7%	39.0%	23.7%	28.2%	36.0%
Percent full-time employees								
Less than 25%	37.7%	48.8%	4.6% *	25.6% *	40.4%	43.4%	28.7%	41.9%
25-49 %	28.5%	28.0% *	45.1%	24.8%	34.6%	23.6%	36.0%	25.7%
50-74 %	31.5%	22.3%	22.7%	32.5%	47.2%	28.0%	23.1%	34.0%
75% or more	27.2%	21.7%	31.9%	34.4%	32.5%	23.5%	29.1%	26.6%
Union presence								
No union employees	30.0%	22.7%	33.8%	36.0%	35.5%	25.8%	29.6%	30.2%
Has union employees	21.8%	7.4% *	10.0%	21.5%	28.4%	21.2%	16.3%	22.3%
Unknown	23.8%	60.8%	35.7%	26.6% *	29.1%	22.8%	50.4%	22.8%
Percent low wage employees								
50% or more low wage	31.9%	18.2%	24.4%	32.5%	40.0%	31.0%	25.5%	34.7%
Less than 50% low wage	29.2%	23.2%	31.1%	34.2%	34.3%	23.6%	28.9%	29.3%
Unknown	24.3%	15.8% *	40.5%	28.3%	26.3%	23.8%	32.4%	24.0%

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.3.a(2003) Standard error for percent of total premiums for exclusive-provider plans 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	0.46%	1.21%	2.77%	1.14%	1.46%	0.61%	1.10%	0.69%
Industry group **								
Agric., fish., forest.	6.50% *	7.26% *	8.03% *	9.00% *	9.41% *	9.88% *	6.87% *	11.18% *
Mining and manufacturing	0.92%	6.56%	8.33%	2.80%	1.44%	0.87%	4.33%	0.62%
Construction	2.65%	3.70%	5.39%	6.79%	5.14%	3.94%	3.13%	3.80%
Utilities and transp.	1.97%	10.03% *	9.48%	8.25%	6.59%	2.57%	10.71% *	1.97%
Wholesale trade	3.12%	10.78% *	6.34%	3.88%	7.23%	1.57%	3.90%	3.64%
Fin. svcs. and real estate	1.63%	5.23%	9.66%	5.80%	3.05%	1.51%	5.43%	1.14%
Retail trade	3.54%	4.94%	7.79%	5.31%	7.18%	3.13%	4.45%	3.23%
Professional services	0.86%	3.05%	4.68%	4.65%	1.96%	1.10%	2.61%	0.63%
Other services	2.01%	3.47%	4.59%	4.53%	5.86%	1.55%	2.64%	2.74%
Ownership								
For profit, incorporated	0.55%	2.38%	2.99%	1.45%	1.88%	0.58%	1.34%	0.69%
For profit, unincorporated	1.39%	3.95%	5.51%	7.87%	3.47%	1.15%	4.17%	1.32%
Nonprofit	1.04%	4.40% *	6.01%	4.32%	2.22%	1.16%	2.66%	1.21%
Unknown	2.23%	4.06%	6.19% *	4.79%	6.64%	6.36%	2.47%	4.45%
Age of firm								
Less than 5 years	4.52%	4.75%	8.66% *	6.78%	6.85% *	4.49%	4.55%	4.68%
5-9 years	3.08%	5.30%	5.85%	6.40%	7.53%	4.04%	4.12%	4.98%
10-19 years	3.19%	4.03%	5.44%	3.33%	5.21%	2.51%	2.94%	4.25%
20 or more years	0.54%	2.30%	3.65%	1.70%	1.77%	0.79%	2.05%	0.78%
Unknown	0.89%	6.24% *	.	4.41% *	4.30%	0.88%	8.01%	0.89%
Multi/single status								
2 or more locations	0.60%	10.06%	5.55%	3.76%	2.12%	0.64%	3.38%	0.63%
1 location only	0.77%	1.18%	3.26%	1.60%	2.24%	2.60%	1.21%	1.14%
Percent full-time employees								
Less than 25%	4.55%	11.80%	13.73% *	10.58% *	10.10%	7.09%	7.37%	7.25%
25-49 %	5.09%	10.81% *	8.06%	5.84%	6.84%	3.72%	7.63%	2.66%
50-74 %	2.35%	3.41%	6.77%	4.24%	6.32%	3.06%	2.52%	2.89%
75% or more	0.50%	1.17%	3.18%	1.40%	2.11%	0.67%	1.46%	0.71%
Union presence								
No union employees	0.52%	1.52%	2.59%	1.67%	1.30%	0.93%	1.12%	0.87%
Has union employees	1.44%	4.00% *	2.81%	5.99%	4.40%	1.25%	3.44%	1.79%
Unknown	1.39%	16.83%	10.38%	8.04% *	6.00%	1.23%	10.14%	1.15%
Percent low wage employees								
50% or more low wage	2.65%	4.43%	6.12%	3.95%	6.09%	3.25%	3.71%	3.82%
Less than 50% low wage	0.91%	1.53%	3.38%	1.58%	2.29%	1.15%	1.22%	1.30%
Unknown	0.76%	6.97% *	10.72%	6.42%	2.84%	0.81%	6.52%	0.77%

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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