

**Table I.E.2(2003) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	1,577	1,346	1,868	2,163	1,894	1,377	1,787	1,541
Industry group **								
Agric., fish., forest.	1,001	379 *	1,310 *	2,173	723 *	332 *	1,283 *	892
Mining and manufacturing	1,319	1,298	1,487	1,795	1,480	1,186	1,663	1,283
Construction	2,061	1,353	2,000	2,413	2,466	1,566	1,925	2,187
Utilities and transp.	1,393	902 *	1,666 *	1,960	1,890	1,245	1,244	1,409
Wholesale trade	1,449	1,152	1,870	1,999	1,973	1,121	1,650	1,394
Fin. svcs. and real estate	1,538	1,380	1,689	2,291	1,798	1,423	1,774	1,514
Retail trade	1,801	1,823	2,017	2,725	2,408	1,448	2,207	1,719
Professional services	1,632	1,468	1,828	2,252	2,078	1,399	1,769	1,612
Other services	1,763	1,200	2,080	1,914	1,756	1,762	1,765	1,762
Ownership								
For profit, incorporated	1,544	1,418	1,791	2,175	1,810	1,356	1,820	1,495
For profit, unincorporated	1,693	1,261	2,514	2,058	2,157	1,364	1,755	1,670
Nonprofit	1,722	971 *	1,819	2,155	2,089	1,525	1,614	1,729
Unknown	1,524	1,046	1,440 *	2,227	1,838	1,365	1,353	1,556
Age of firm								
Less than 5 years	1,800	1,381	2,480	1,997	1,768	1,698	1,736	1,848
5-9 years	1,810	1,464	1,750	2,098	2,053	1,544	1,728	1,855
10-19 years	1,766	1,039	1,885	2,348	1,986	1,410	1,689	1,815
20 or more years	1,620	1,471	1,820	2,131	1,878	1,365	1,841	1,580
Unknown	1,384	.	2,399 *	2,999 *	1,706	1,375	7,279 *	1,381
Multi/single status								
2 or more locations	1,494	1,732	2,177	2,175	1,908	1,375	2,082	1,483
1 location only	1,829	1,340	1,838	2,159	1,868	1,478	1,755	1,913
Percent full-time employees								
Less than 25%	1,688	1,836	2,101 *	1,755	1,857	1,616	1,720	1,683
25-49 %	1,634	739	1,434	2,153	2,032	1,565	1,382	1,682
50-74 %	1,729	1,584	2,184	2,271	2,288	1,474	1,858	1,709
75% or more	1,556	1,331	1,862	2,159	1,849	1,353	1,799	1,514
Union presence								
No union employees	1,770	1,352	1,923	2,220	1,929	1,597	1,806	1,761
Has union employees	1,158	848 *	836	1,484	1,698	1,081	988	1,164
Unknown	1,268	2,500	2,614	2,103	1,596	1,231	3,110	1,242
Percent low wage employees								
50% or more low wage	1,778	1,133	1,855	2,186	1,947	1,548	1,792	1,774
Less than 50% low wage	1,720	1,397	1,898	2,174	1,895	1,431	1,809	1,692
Unknown	1,359	793 *	695 *	1,894 *	1,809	1,339	1,087 *	1,362

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.E.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	28.20	59.74	96.42	103.69	75.42	32.95	47.25	27.60
Industry group **								
Agric., fish., forest.	275.04	868.33 *	734.43 *	606.92	348.81 *	198.75 *	754.93 *	252.17
Mining and manufacturing	55.12	184.57	149.76	116.29	74.40	81.27	94.59	54.60
Construction	174.63	321.31	194.77	162.89	364.53	236.93	135.61	229.14
Utilities and transp.	117.97	289.89 *	645.02 *	448.09	297.01	141.63	254.24	108.76
Wholesale trade	45.07	194.60	213.01	241.96	67.54	71.81	186.75	37.07
Fin. svcs. and real estate	36.59	308.31	473.40	280.93	70.10	44.68	263.63	39.46
Retail trade	74.23	255.25	252.84	264.47	210.51	77.42	155.85	80.82
Professional services	45.66	153.34	205.95	208.40	110.93	44.64	93.15	48.70
Other services	79.15	218.12	328.11	205.44	163.57	103.24	137.69	83.90
Ownership								
For profit, incorporated	35.47	63.43	109.24	102.58	64.93	40.65	72.47	31.96
For profit, unincorporated	73.79	159.51	225.47	225.86	156.36	94.41	169.80	84.57
Nonprofit	78.05	345.38 *	365.55	153.09	180.26	57.81	209.73	82.39
Unknown	16.15	219.18	434.90 *	311.14	289.87	87.69	183.90	44.76
Age of firm								
Less than 5 years	146.41	126.87	355.07	329.74	147.32	233.41	157.30	238.20
5-9 years	152.84	164.56	297.03	249.89	364.57	136.12	154.69	223.43
10-19 years	83.84	130.73	254.35	198.98	110.47	127.11	135.36	107.08
20 or more years	36.12	142.08	146.47	104.23	92.82	35.11	64.27	32.64
Unknown	46.10	.	758.63 *	1,496.98 *	329.16	46.50	2,346.60 *	46.66
Multi/single status								
2 or more locations	29.94	448.52	380.87	174.98	85.28	33.57	177.01	29.20
1 location only	65.36	60.59	118.77	105.37	147.97	137.87	54.17	90.86
Percent full-time employees								
Less than 25%	163.43	407.20	792.92 *	520.57	335.19	197.76	344.82	203.23
25-49 %	93.52	216.09	340.49	247.37	239.37	73.13	132.33	96.61
50-74 %	75.37	208.29	288.56	221.96	272.60	97.68	133.63	83.60
75% or more	30.21	69.02	102.18	111.67	75.34	34.65	52.00	30.42
Union presence								
No union employees	20.28	59.31	106.83	103.15	63.58	40.00	44.93	17.34
Has union employees	62.41	336.17 *	244.74	248.84	251.18	39.34	106.10	63.68
Unknown	52.57	747.67	523.11	573.47	178.95	62.86	493.52	57.91
Percent low wage employees								
50% or more low wage	84.98	161.78	363.31	128.98	128.87	108.33	147.92	95.74
Less than 50% low wage	36.41	86.96	98.68	118.72	70.48	55.88	55.71	40.67
Unknown	50.14	744.32 *	392.57 *	666.04 *	111.01	52.98	346.24 *	51.17

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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