

Table I.C.2(2004) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	671	473	550	678	730	702	547	711
Industry group **								
Agric., fish., forest.	255	360 *	256	229 *	206 *	288 *	288	245 *
Mining and manufacturing	607	493	563	622	641	601	558	617
Construction	571	461	505	687	583	597	567	578
Utilities and transp.	701	356 *	306	670	679	753	538	725
Wholesale trade	639	409	665	569	797	637	542	689
Fin. svcs. and real estate	645	477	551	645	652	671	502	673
Retail trade	863	553	652	976	920	893	710	907
Professional services	643	482	509	577	731	678	493	690
Other services	721	455	557	810	869	738	554	784
Ownership								
For profit, incorporated	683	484	594	691	750	706	577	717
For profit, unincorporated	680	481	489	748	706	763	512	762
Nonprofit	612	349	323	535	686	645	379	654
Age of firm								
Less than 5 years	677	580	600	772	759	774	626	767
5-9 years	624	537	549	672	801	572	572	678
10-19 years	662	502	566	825	721	614	583	741
20 or more years	661	413	537	621	725	702	515	704
Unknown	717	145 *	44 *	545 *	719	718	438 *	719
Multi/single status								
2 or more locations	711	421	566	672	730	713	583	716
1 location only	597	474	548	680	728	409	543	684
Percent full-time employees								
Less than 25%	725	603	525	1,103	837	605	709	730
25-49 %	791	512	472 *	803	700	906	582	843
50-74 %	708	433	644	804	791	721	579	745
75% or more	658	475	542	651	721	689	539	698
Union presence								
No union employees	680	478	550	693	738	739	550	739
Has union employees	592	312 *	456 *	447	631	609	431	604
Unknown	728	404 *	974	920	878	717	785	727
Percent low wage employees								
50% or more low wage	788	541	698	816	766	837	662	819
Less than 50% low wage	643	460	524	646	720	668	525	682

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.C.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

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	7.83	31.85	35.41	23.28	21.80	11.50	16.82	11.24
Industry group **								
Agric., fish., forest.	38.21	110.97*	64.31	155.75*	90.54*	155.40*	55.03	73.61*
Mining and manufacturing	19.31	108.95	53.09	67.93	23.09	25.14	38.44	24.38
Construction	55.26	48.44	59.62	130.37	111.30	83.66	53.03	79.91
Utilities and transp.	85.05	115.62*	68.12	148.65	91.63	98.04	83.73	91.07
Wholesale trade	16.42	64.73	97.07	57.09	77.38	19.98	35.56	25.43
Fin. svcs. and real estate	19.19	55.84	131.51	105.98	61.52	24.86	39.52	27.17
Retail trade	23.99	67.21	52.30	87.33	51.45	29.97	47.32	24.66
Professional services	13.33	72.88	50.70	40.45	40.84	23.05	39.25	17.79
Other services	34.22	25.12	83.38	131.23	85.67	51.52	39.05	46.40
Ownership								
For profit, incorporated	10.77	34.70	38.29	29.54	22.78	14.97	19.68	14.97
For profit, unincorporated	33.52	52.94	60.29	98.61	36.57	61.20	40.34	39.31
Nonprofit	31.21	43.98	56.89	69.12	32.86	50.70	36.64	32.90
Age of firm								
Less than 5 years	34.88	92.22	82.19	123.81	90.78	121.43	58.39	63.60
5-9 years	35.85	55.55	108.62	80.71	118.47	74.58	43.11	54.22
10-19 years	29.78	37.23	88.88	57.38	67.49	41.80	40.88	46.23
20 or more years	7.00	50.77	35.45	21.09	20.88	15.40	26.33	13.38
Unknown	19.84	64.60*	174.21*	166.55*	83.77	20.44	189.57*	19.47
Multi/single status								
2 or more locations	8.59	105.91	110.53	42.86	21.55	12.68	53.68	9.77
1 location only	12.35	32.51	35.78	33.34	34.76	64.97	19.41	25.69
Percent full-time employees								
Less than 25%	58.79	126.37	111.09	218.34	133.20	124.77	120.45	90.89
25-49 %	44.33	66.32	154.48*	73.67	125.17	48.27	110.49	36.37
50-74 %	24.70	60.29	80.64	90.58	69.60	34.96	51.35	28.68
75% or more	8.23	40.25	29.39	22.80	25.51	12.85	15.86	11.44
Union presence								
No union employees	8.47	33.71	38.39	24.48	25.91	15.69	16.41	9.46
Has union employees	27.33	103.41*	401.37*	57.48	48.14	34.17	112.34	29.68
Unknown	26.86	189.64*	283.97	141.91	149.99	23.44	192.27	27.58
Percent low wage employees								
50% or more low wage	23.64	66.61	117.65	74.89	53.36	13.86	50.01	21.53
Less than 50% low wage	6.94	32.56	35.95	27.29	25.07	13.51	16.43	10.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.