

**Table I.C.2.a(2004) Average total employee contribution (in dollars) for exclusive-provider plans 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	649	439	543	689	714	678	547	691
Industry group **								
Agric., fish., forest.	224*	.	87*	717*	134*	635	56*	270*
Mining and manufacturing	594	311*	669	625	692	545	597	593
Construction	588	580	493	651	552	799	589	587
Utilities and transp.	684	352*	408*	651	556	851	391*	729
Wholesale trade	578	214*	770	590	613	601	585	574
Fin. svcs. and real estate	621	516	423	501	652	670	499	658
Retail trade	839	624*	588	870	956	886	698	902
Professional services	619	463	494	575	708	654	485	663
Other services	712	323	508	1,099	887	687	527	803
Ownership								
For profit, incorporated	648	461	599	685	724	661	581	679
For profit, unincorporated	695	418	481	876*	835	742	513	801
Nonprofit	620	282*	302	567	653	706	354	672
Age of firm								
Less than 5 years	759	502	939	748	961	808	622	912
5-9 years	624	631	467*	702	716	569	610	637
10-19 years	630	363	539	892	628	548	548	723
20 or more years	636	410	523	605	718	677	527	676
Unknown	702	.	.	305*	677	707	.	708
Multi/single status								
2 or more locations	675	586	587	571	697	682	592	679
1 location only	613	434	540	727	739	544	542	728
Percent full-time employees								
Less than 25%	658	615*	919*	1,073*	574	518*	866	566
25-49 %	831	601*	472*	900	850	1,008	636	905
50-74 %	729	380	727	756	764	809	608	779
75% or more	626	435	515	660	696	653	527	668
Union presence								
No union employees	654	444	567	707	720	698	558	710
Has union employees	639	139*	190*	408*	652	691	273*	665
Unknown	619	182*	275*	1,350	751	598	456*	624
Percent low wage employees								
50% or more low wage	799	705	663	951	822	764	798	799
Less than 50% low wage	615	385	523	630	683	660	500	665

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.

. 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.C.2.a(2004) Standard error for average total employee contribution (in dollars) for exclusive-provider plans 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	16.63	36.27	43.02	57.78	35.86	12.35	20.19	20.04
Industry group **								
Agric., fish., forest.	134.56 *	.	126.43 *	216.03 *	233.89 *	189.59	128.71 *	137.41 *
Mining and manufacturing	39.65	106.06 *	144.94	103.69	60.23	22.51	81.11	35.17
Construction	80.93	88.46	69.46	125.42	160.96	136.22	69.75	112.36
Utilities and transp.	100.06	145.36 *	143.87 *	151.68	136.85	135.62	122.91 *	104.08
Wholesale trade	55.29	104.95 *	154.92	146.10	90.03	85.13	97.78	59.58
Fin. svcs. and real estate	18.63	126.60	104.87	105.32	150.33	23.78	85.64	26.54
Retail trade	37.02	192.80 *	126.83	137.48	77.71	47.91	60.01	36.49
Professional services	21.33	110.12	59.53	67.06	55.15	24.50	70.18	20.66
Other services	47.07	53.01	126.71	224.93	77.68	49.42	50.06	65.72
Ownership								
For profit, incorporated	16.99	43.13	53.75	53.86	46.28	15.61	20.38	24.72
For profit, unincorporated	74.04	54.94	128.39	299.52 *	65.53	128.85	57.01	96.83
Nonprofit	24.73	125.92 *	83.36	77.12	43.57	42.85	61.82	32.25
Age of firm								
Less than 5 years	86.15	104.05	187.71	138.18	133.22	207.79	91.22	114.66
5-9 years	28.95	95.73	218.26 *	176.36	125.88	53.43	74.13	54.67
10-19 years	51.97	50.57	120.12	131.27	93.11	70.44	45.89	99.05
20 or more years	17.57	40.25	62.39	46.26	43.40	18.84	30.92	23.24
Unknown	36.07	.	.	203.56 *	101.69	37.36	.	35.25
Multi/single status								
2 or more locations	11.68	155.44	96.59	57.49	45.68	14.28	69.71	13.00
1 location only	29.07	38.54	44.33	72.20	61.48	148.66	24.81	61.64
Percent full-time employees								
Less than 25%	83.99	209.65 *	323.05 *	394.16 *	121.84	223.50 *	252.24	124.53
25-49 %	97.50	205.25 *	269.65 *	67.10	199.88	85.40	167.52	82.38
50-74 %	38.52	87.35	135.80	116.37	79.83	67.82	100.79	44.71
75% or more	16.01	49.03	37.50	68.07	38.83	17.44	21.66	17.63
Union presence								
No union employees	18.37	36.81	47.42	60.01	41.59	29.75	19.01	25.54
Has union employees	40.23	56.40 *	102.95 *	247.06 *	157.16	32.78	168.39 *	37.41
Unknown	18.00	273.46 *	325.52 *	403.35	128.92	23.35	288.08 *	21.31
Percent low wage employees								
50% or more low wage	58.22	90.40	171.43	180.30	60.89	43.71	86.11	58.93
Less than 50% low wage	13.65	27.55	46.66	54.47	43.95	19.02	12.96	18.38

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.

. 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.