

Table I.D.2(2004) Average total employee contribution (in dollars) per enrolled employee for family 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	2,438	1,966	2,622	2,953	2,859	2,251	2,456	2,434
Industry group **								
Agric., fish., forest.	1,756	997 *	1,441 *	1,522 *	2,056	1,700	1,114 *	1,927
Mining and manufacturing	1,954	1,863	2,466	2,658	2,022	1,801	2,297	1,919
Construction	2,175	1,797	1,924	2,491	2,392	1,969	2,255	2,091
Utilities and transp.	2,222	2,259	1,690 *	2,636	2,191	2,205	2,142	2,231
Wholesale trade	2,520	1,135	2,957	3,311	2,778	2,251	2,496	2,528
Fin. svcs. and real estate	2,485	2,174	2,952	2,968	3,137	2,321	2,465	2,488
Retail trade	2,950	2,184	2,409	4,011	4,247	2,576	2,662	3,024
Professional services	2,721	2,275	3,254	3,256	3,658	2,393	2,807	2,705
Other services	2,489	1,788	2,725	2,642	2,568	2,535	2,249	2,560
Ownership								
For profit, incorporated	2,408	1,951	2,613	2,883	2,781	2,245	2,453	2,399
For profit, unincorporated	2,524	2,208	2,649	3,624	2,616	2,286	2,586	2,505
Nonprofit	2,530	1,458	2,665	2,722	3,353	2,259	2,256	2,564
Age of firm								
Less than 5 years	2,926	2,363	2,443	3,473	3,472	3,241	2,514	3,675
5-9 years	2,880	1,803	2,946	3,271	3,678	2,781	2,569	3,128
10-19 years	2,699	2,142	3,206	3,341	2,487	2,440	2,754	2,653
20 or more years	2,365	1,808	2,325	2,753	2,856	2,103	2,281	2,382
Unknown	2,386	.	5,123 *	3,831	2,645	2,374	3,765	2,383
Multi/single status								
2 or more locations	2,377	2,417 *	3,216	2,898	2,823	2,249	2,774	2,367
1 location only	2,601	1,953	2,566	2,975	2,931	2,285	2,417	2,849
Percent full-time employees								
Less than 25%	1,630	1,708	1,992	1,761 *	3,388	1,233 *	1,858	1,581 *
25-49 %	2,442	1,999	2,412	3,587	3,077	2,222	2,520	2,427
50-74 %	2,790	1,479	3,111	3,372	3,313	2,735	2,405	2,875
75% or more	2,413	2,044	2,583	2,932	2,803	2,213	2,470	2,401
Union presence								
No union employees	2,657	2,000	2,820	3,229	2,989	2,419	2,602	2,675
Has union employees	1,823	1,548	1,193	1,413	2,137	1,837	1,197	1,873
Unknown	2,494	1,588	3,430	1,827 *	3,350	2,464	2,227	2,498
Percent low wage employees								
50% or more low wage	2,639	1,633	2,789	3,080	2,850	2,579	2,353	2,685
Less than 50% low wage	2,405	2,010	2,605	2,934	2,861	2,195	2,469	2,391

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.D.2(2004) Standard error for average total employee contribution (in dollars) per enrolled employee for family 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	39.27	103.41	180.40	158.77	99.06	51.90	67.54	45.56
Industry group **								
Agric., fish., forest.	199.43	479.01 *	514.03 *	457.58 *	585.45	344.37	381.86 *	247.41
Mining and manufacturing	44.41	287.94	360.19	227.59	87.45	52.51	122.17	49.40
Construction	164.29	183.84	288.05	398.55	349.70	320.27	150.63	202.84
Utilities and transp.	127.25	518.38	587.72 *	168.21	250.46	164.20	359.60	146.22
Wholesale trade	156.18	289.47	410.24	136.07	325.47	130.44	171.48	177.46
Fin. svcs. and real estate	60.16	265.14	497.81	447.27	162.92	83.15	235.89	63.91
Retail trade	82.70	301.54	423.00	338.51	259.95	58.21	182.97	89.37
Professional services	68.20	232.65	299.47	228.15	104.63	84.74	156.80	80.35
Other services	136.96	225.91	326.41	428.19	311.02	192.80	194.96	168.81
Ownership								
For profit, incorporated	45.99	94.74	220.13	164.87	111.74	55.75	59.52	50.21
For profit, unincorporated	114.03	366.43	329.77	283.25	261.78	154.62	209.43	153.83
Nonprofit	139.49	293.79	356.53	427.06	227.11	134.85	222.50	155.72
Age of firm								
Less than 5 years	194.87	347.74	545.03	487.60	416.13	401.96	253.44	275.32
5-9 years	218.15	255.38	558.90	324.28	345.64	288.74	269.25	248.55
10-19 years	72.04	189.96	264.31	191.56	226.85	213.82	148.37	106.64
20 or more years	45.86	122.27	174.28	182.90	104.31	70.39	105.06	58.39
Unknown	78.24	.	1,622.53 *	808.66	313.28	79.13	984.91	77.39
Multi/single status								
2 or more locations	34.95	944.39 *	628.61	132.14	135.71	38.69	239.23	38.48
1 location only	82.55	103.83	193.06	198.16	72.02	645.21	82.44	157.86
Percent full-time employees								
Less than 25%	442.26	466.20	428.46	954.91 *	458.28	532.87 *	340.62	524.09 *
25-49 %	219.79	514.92	364.83	458.31	352.90	266.69	440.25	256.53
50-74 %	120.78	160.83	474.50	463.03	497.22	132.02	263.78	164.65
75% or more	33.18	118.91	181.09	154.82	98.77	46.81	51.06	34.63
Union presence								
No union employees	32.48	105.61	183.22	164.36	109.39	66.56	69.01	46.86
Has union employees	109.50	421.81	356.49	335.30	170.49	114.70	181.58	109.36
Unknown	104.42	457.96	913.25	917.41 *	274.95	98.21	512.50	106.21
Percent low wage employees								
50% or more low wage	104.42	260.24	220.72	239.25	243.53	92.34	198.68	122.03
Less than 50% low wage	36.28	121.82	194.17	154.84	84.10	51.63	83.79	42.62

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.

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