

Table I.D.2.c(2004) Average total employee contribution (in dollars) for any-provider plans 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	2,352	2,221	2,214	2,752	2,474	2,267	2,327	2,368
Industry group **								
Agric., fish., forest.	1,003 *	.	.	.	.	.	1,019 *	944 *
Mining and manufacturing	1,718	.	.	.	.	.	1,986	1,617
Construction	2,432	.	.	.	.	.	2,486	2,325
Utilities and transp.	1,988	.	.	.	.	.	1,788	2,047
Wholesale trade	2,233	.	.	.	.	.	2,061	2,375
Fin. svcs. and real estate	2,161	.	.	.	.	.	2,127	2,167
Retail trade	2,553	.	.	.	.	.	2,240	2,669
Professional services	2,765	.	.	.	.	.	2,667	2,836
Other services	2,954	.	.	.	.	.	2,708	3,184
Ownership								
For profit, incorporated	2,265	.	.	.	.	.	2,264	2,266
For profit, unincorporated	2,610	.	.	.	.	.	2,519	2,693
Nonprofit	2,763	.	.	.	.	.	2,551 *	2,880
Age of firm								
Less than 5 years	2,315	.	.	.	.	.	1,707 *	3,996
5-9 years	2,703	.	.	.	.	.	2,638	2,955 *
10-19 years	2,404	.	.	.	.	.	2,412	2,388
20 or more years	2,273	.	.	.	.	.	2,360	2,227
Unknown	2,457	.	.	.	.	.	421 *	2,496
Multi/single status								
2 or more locations	2,311	.	.	.	.	.	2,762	2,289
1 location only	2,401	.	.	.	.	.	2,295	2,765
Percent full-time employees								
Less than 25%	3,104 *	.	.	.	.	.	2,083 *	3,707 *
25-49 %	2,345	.	.	.	.	.	2,523	2,217
50-74 %	3,103	.	.	.	.	.	3,521	2,908
75% or more	2,220	.	.	.	.	.	2,169	2,252
Union presence								
No union employees	2,444	.	.	.	.	.	2,385	2,506
Has union employees	1,981	.	.	.	.	.	1,624 *	2,032
Unknown	2,601	.	.	.	.	.	2,432	2,610
Percent low wage employees								
50% or more low wage	2,623	.	.	.	.	.	2,637	2,615
Less than 50% low wage	2,307	.	.	.	.	.	2,279	2,324

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.c(2004) Standard error for average total employee contribution (in dollars) for any-provider plans 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	135.36	276.47	427.79	420.01	336.94	174.78	180.63	165.43
Industry group **								
Agric., fish., forest.	382.27 *	.	.	.	.	.	415.99 *	292.80 *
Mining and manufacturing	184.03	.	.	.	.	.	417.11	246.92
Construction	376.10	.	.	.	.	.	686.07	499.12
Utilities and transp.	263.33	.	.	.	.	.	429.00	250.37
Wholesale trade	347.59	.	.	.	.	.	570.97	364.53
Fin. svcs. and real estate	185.53	.	.	.	.	.	496.42	243.44
Retail trade	299.10	.	.	.	.	.	541.85	293.38
Professional services	370.54	.	.	.	.	.	451.88	443.36
Other services	294.69	.	.	.	.	.	411.35	485.73
Ownership								
For profit, incorporated	157.60	.	.	.	.	.	229.27	202.98
For profit, unincorporated	335.54	.	.	.	.	.	364.22	447.85
Nonprofit	521.58	.	.	.	.	.	827.50 *	269.28
Age of firm								
Less than 5 years	596.66	.	.	.	.	.	775.15 *	902.87
5-9 years	493.62	.	.	.	.	.	409.94	992.33 *
10-19 years	312.40	.	.	.	.	.	334.32	470.94
20 or more years	105.57	.	.	.	.	.	255.61	198.47
Unknown	209.52	.	.	.	.	.	320.60 *	204.69
Multi/single status								
2 or more locations	148.28	.	.	.	.	.	566.92	159.61
1 location only	189.27	.	.	.	.	.	226.99	450.28
Percent full-time employees								
Less than 25%	1,190.18 *	.	.	.	.	.	820.98 *	1,304.60 *
25-49 %	573.48	.	.	.	.	.	663.66	630.14
50-74 %	200.43	.	.	.	.	.	375.25	234.13
75% or more	130.95	.	.	.	.	.	189.87	154.77
Union presence								
No union employees	172.42	.	.	.	.	.	226.84	234.60
Has union employees	258.86	.	.	.	.	.	939.19 *	232.37
Unknown	203.44	.	.	.	.	.	657.37	207.41
Percent low wage employees								
50% or more low wage	295.19	.	.	.	.	.	518.39	276.02
Less than 50% low wage	136.83	.	.	.	.	.	166.86	171.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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