

Table I.E.2(2004) 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, 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	1,667	1,574	2,115	2,103	2,031	1,472	1,899	1,624
Industry group **								
Agric., fish., forest.	1,196	1,543	1,734 *	1,163 *	982 *	2,013	1,415	1,145 *
Mining and manufacturing	1,343	1,242	1,989	1,811	1,586	1,172	1,773	1,293
Construction	1,768	1,464	1,852	1,794	2,053	1,633	1,695	1,852
Utilities and transp.	1,703	2,574	492 *	2,529	1,511	1,688	2,074	1,665
Wholesale trade	1,606	984 *	1,989	2,027	2,319	1,166	1,800	1,540
Fin. svcs. and real estate	1,478	1,685	2,639	2,132	2,166	1,315	1,869	1,450
Retail trade	2,054	1,036	2,074	2,879	2,649	1,864	2,042	2,056
Professional services	1,807	1,812	2,582	2,176	2,272	1,560	2,124	1,747
Other services	1,849	1,550	1,902	2,120	2,166	1,767	1,777	1,871
Ownership								
For profit, incorporated	1,633	1,510	2,063	2,060	2,029	1,452	1,844	1,594
For profit, unincorporated	1,896	1,942	2,560	2,700	1,972	1,581	2,264	1,787
Nonprofit	1,677	1,258	1,868	1,786	2,080	1,520	1,735	1,670
Age of firm								
Less than 5 years	1,939	2,007	2,024	1,913	1,970	1,519	1,978	1,890
5-9 years	2,004	1,304	1,964	2,484	2,326	1,819	1,895	2,072
10-19 years	1,948	1,760	2,087	2,328	1,857	1,646	2,018	1,897
20 or more years	1,690	1,454	2,169	1,995	2,070	1,471	1,841	1,663
Unknown	1,444	1,464 *	121 *	1,464	1,522	1,442	1,420 *	1,444
Multi/single status								
2 or more locations	1,592	1,573 *	3,367	2,194	2,025	1,469	2,400	1,570
1 location only	1,903	1,574	1,940	2,065	2,042	1,620	1,824	2,007
Percent full-time employees								
Less than 25%	1,516	1,477 *	1,428 *	2,404	1,817	1,238	1,662	1,483
25-49 %	1,945	1,881 *	1,866	2,167	1,881	1,939	1,826	1,971
50-74 %	1,899	1,350	2,146	1,990	2,343	1,858	1,641	1,950
75% or more	1,634	1,596	2,132	2,105	2,018	1,416	1,934	1,580
Union presence								
No union employees	1,870	1,585	2,236	2,224	2,131	1,661	1,963	1,844
Has union employees	1,170	1,389 *	1,078 *	1,188	1,502	1,123	1,177	1,169
Unknown	1,438	873 *	1,686 *	1,894	1,698	1,426	1,952	1,434
Percent low wage employees								
50% or more low wage	1,879	1,470	2,118	2,463	2,193	1,748	2,003	1,863
Less than 50% low wage	1,627	1,592	2,115	2,052	2,000	1,416	1,885	1,577

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.E.2(2004) 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, 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	39.89	124.39	213.68	74.18	70.17	38.85	60.37	39.07
Industry group **								
Agric., fish., forest.	338.04	403.77	569.12 *	430.39 *	476.88 *	428.99	367.11	403.97 *
Mining and manufacturing	30.69	341.75	297.94	145.28	130.71	52.51	206.79	36.85
Construction	112.44	202.48	228.58	246.73	290.16	325.31	135.64	190.42
Utilities and transp.	173.50	525.75	431.95 *	391.41	239.02	169.53	411.83	174.14
Wholesale trade	83.54	352.75 *	357.83	211.32	224.15	93.99	174.91	120.00
Fin. svcs. and real estate	50.48	324.23	511.06	210.03	156.36	65.86	172.27	51.61
Retail trade	70.37	252.50	326.65	199.61	327.16	72.60	151.10	105.88
Professional services	60.08	258.82	556.49	153.45	115.23	45.74	183.77	41.85
Other services	51.12	242.55	359.96	287.09	124.20	106.71	171.45	86.41
Ownership								
For profit, incorporated	39.45	129.63	117.11	89.14	49.98	43.64	70.84	40.78
For profit, unincorporated	118.96	371.31	759.23	235.04	208.51	95.57	235.24	133.26
Nonprofit	55.11	298.80	172.79	224.48	106.77	66.13	142.88	56.18
Age of firm								
Less than 5 years	138.64	445.39	340.91	451.54	146.05	265.07	208.15	185.85
5-9 years	141.61	198.65	298.56	206.05	289.14	127.55	206.42	117.52
10-19 years	76.09	194.76	92.48	145.59	140.21	144.56	110.99	97.88
20 or more years	35.26	117.87	333.72	92.33	75.52	40.63	78.05	41.25
Unknown	57.42	462.96 *	38.66 *	428.58	170.33	55.73	444.55 *	56.77
Multi/single status								
2 or more locations	39.15	505.61 *	695.39	68.77	46.16	37.36	326.03	34.38
1 location only	57.29	123.53	97.48	86.59	143.16	136.45	75.29	86.28
Percent full-time employees								
Less than 25%	141.66	614.08 *	536.34 *	505.43	485.52	197.94	380.68	178.57
25-49 %	108.01	586.25 *	504.78	314.06	266.86	134.24	366.71	114.68
50-74 %	69.77	174.31	428.51	199.32	139.42	83.67	209.99	69.00
75% or more	45.28	139.67	244.54	68.16	77.02	43.51	72.22	42.74
Union presence								
No union employees	33.43	128.43	210.53	69.57	45.74	38.50	66.98	30.75
Has union employees	51.21	597.77 *	324.59 *	234.43	153.84	65.51	192.31	62.28
Unknown	64.25	769.28 *	683.06 *	510.75	322.16	63.35	459.19	63.86
Percent low wage employees								
50% or more low wage	86.68	373.75	312.18	214.87	71.31	93.14	206.67	86.09
Less than 50% low wage	39.65	129.96	233.78	85.95	81.55	42.77	55.56	41.99

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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** 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.