

**Table I.C.1(2003) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	3,481	3,834	3,568	3,470	3,430	3,430	3,623	3,438
Industry group **								
Agric., fish., forest.	2,960	3,044	2,860	3,563	2,318	2,051	3,522	2,617
Mining and manufacturing	3,398	3,444	3,445	3,261	3,417	3,416	3,392	3,399
Construction	3,493	3,971	3,402	3,602	3,145	3,025	3,487	3,501
Utilities and transp.	3,272	4,017	3,792	3,377	3,333	3,149	3,697	3,205
Wholesale trade	3,353	3,701	3,278	3,292	3,378	3,299	3,421	3,319
Fin. svcs. and real estate	3,608	4,180	3,779	3,517	3,608	3,535	3,881	3,557
Retail trade	3,365	3,627	3,421	3,329	2,972	3,434	3,480	3,336
Professional services	3,636	3,914	3,761	3,605	3,654	3,557	3,791	3,590
Other services	3,382	3,729	3,597	3,484	3,243	3,286	3,617	3,292
Ownership								
For profit, incorporated	3,429	3,838	3,511	3,417	3,310	3,399	3,576	3,384
For profit, unincorporated	3,380	3,681	3,629	3,230	3,295	3,259	3,568	3,271
Nonprofit	3,773	4,260	4,010	3,843	3,779	3,692	3,985	3,745
Unknown	3,708	3,900	3,748	4,174	3,736	3,433	4,009	3,577
Age of firm								
Less than 5 years	3,414	3,493	3,657	3,321	3,211	3,476	3,471	3,347
5-9 years	3,330	3,530	3,354	3,409	3,002	3,364	3,420	3,241
10-19 years	3,457	3,894	3,501	3,290	3,300	3,409	3,581	3,342
20 or more years	3,523	3,992	3,641	3,551	3,508	3,418	3,719	3,467
Unknown	3,446	4,743	2,940 *	3,406	3,435	3,446	3,185	3,446
Multi/single status								
2 or more locations	3,446	3,591	3,630	3,451	3,508	3,424	3,580	3,441
1 location only	3,545	3,839	3,561	3,478	3,304	3,653	3,627	3,426
Percent full-time employees								
Less than 25%	3,160	3,611	3,101	3,384	3,078	3,099	3,461	3,096
25-49 %	3,406	4,059	3,609	3,382	3,398	3,307	3,627	3,347
50-74 %	3,689	3,938	3,767	3,781	3,375	3,743	3,798	3,658
75% or more	3,467	3,815	3,550	3,442	3,446	3,406	3,604	3,425
Union presence								
No union employees	3,443	3,802	3,551	3,430	3,392	3,342	3,607	3,373
Has union employees	3,757	4,812	3,879	4,133	3,664	3,724	3,951	3,745
Unknown	3,328	4,177	3,695	3,146	3,645	3,309	3,705	3,319
Percent low wage employees								
50% or more low wage	3,351	3,822	3,417	3,555	3,236	3,145	3,618	3,243
Less than 50% low wage	3,523	3,855	3,605	3,439	3,483	3,438	3,630	3,468
Unknown	3,451	3,449	3,173	3,837	3,341	3,454	3,459	3,451

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.1(2003) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	10.92	33.37	26.20	26.35	29.94	16.34	26.38	13.98
Industry group **								
Agric., fish., forest.	194.35	162.36	270.63	188.72	531.28	350.48	227.15	132.41
Mining and manufacturing	38.28	118.81	150.77	104.24	87.06	45.32	96.99	39.43
Construction	87.51	119.71	213.34	232.66	148.42	112.10	123.47	153.76
Utilities and transp.	39.07	312.01	175.12	96.81	185.08	52.15	184.05	54.07
Wholesale trade	36.97	142.13	153.08	109.45	120.32	89.19	75.88	60.07
Fin. svcs. and real estate	38.98	129.33	193.55	161.37	123.91	44.81	103.84	42.57
Retail trade	77.51	140.38	115.68	105.80	116.60	125.02	63.74	101.33
Professional services	28.22	67.92	82.14	84.26	47.33	40.52	40.14	26.66
Other services	50.07	104.81	108.40	109.70	79.17	83.64	77.09	60.02
Ownership								
For profit, incorporated	14.68	29.59	26.92	48.97	34.05	20.01	21.98	15.23
For profit, unincorporated	36.30	80.45	134.94	105.90	75.72	70.74	60.68	51.53
Nonprofit	37.82	159.05	162.27	151.89	67.90	66.30	111.55	45.94
Unknown	61.91	174.66	168.70	171.74	93.11	117.56	99.05	87.75
Age of firm								
Less than 5 years	53.26	110.21	171.75	207.61	187.62	296.25	95.96	116.33
5-9 years	83.13	102.31	115.73	147.88	158.11	171.87	83.53	103.34
10-19 years	47.11	111.66	41.75	121.04	56.97	133.42	34.33	65.48
20 or more years	18.89	88.48	62.02	35.92	35.93	39.47	50.56	28.12
Unknown	52.49	1,414.19	929.71 *	555.92	183.70	52.69	717.50	52.67
Multi/single status								
2 or more locations	11.71	145.55	176.74	43.09	22.41	13.80	88.22	11.68
1 location only	22.40	31.93	36.66	32.45	46.24	177.25	29.44	36.47
Percent full-time employees								
Less than 25%	72.64	233.15	148.53	137.00	242.38	147.07	112.80	95.84
25-49 %	66.06	219.46	122.07	158.76	189.93	77.80	124.63	79.21
50-74 %	116.52	108.27	115.32	154.93	96.65	207.78	52.70	148.86
75% or more	10.88	34.20	37.07	33.02	35.27	18.77	26.77	16.93
Union presence								
No union employees	12.69	36.54	34.16	33.44	33.97	30.98	28.35	15.14
Has union employees	52.53	475.34	236.59	357.53	156.23	72.90	190.36	52.18
Unknown	42.59	305.83	436.65	321.44	268.70	42.27	247.82	42.26
Percent low wage employees								
50% or more low wage	46.83	88.69	99.89	150.18	74.84	119.65	64.23	63.38
Less than 50% low wage	15.61	33.01	25.10	33.72	35.22	41.70	31.06	27.96
Unknown	27.67	331.20	228.01	189.01	129.17	24.40	219.85	24.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.