

Table I.D.3.c(2003) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

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	22.8%	21.5%	23.7%	32.0%	27.7%	20.6%	22.8%	22.8%
Industry group **								
Agric., fish., forest.	9.8%	.	.	.	.	.	11.6% *	8.1% *
Mining and manufacturing	16.7%	.	.	.	.	.	24.4%	15.8%
Construction	30.3%	.	.	.	.	.	26.4%	37.6%
Utilities and transp.	15.8%	.	.	.	.	.	26.8%	14.7%
Wholesale trade	18.1%	.	.	.	.	.	18.4%	18.1%
Fin. svcs. and real estate	22.1%	.	.	.	.	.	24.7%	21.5%
Retail trade	26.6%	.	.	.	.	.	18.2%	28.0%
Professional services	25.0%	.	.	.	.	.	23.1%	25.5%
Other services	27.7%	.	.	.	.	.	23.7%	29.2%
Ownership								
For profit, incorporated	23.3%	.	.	.	.	.	24.3%	23.1%
For profit, unincorporated	23.2%	.	.	.	.	.	21.8%	23.6%
Nonprofit	19.3%	.	.	.	.	.	12.5% *	20.0%
Unknown	19.6%	.	.	.	.	.	6.6% *	26.5%
Age of firm								
Less than 5 years	25.3%	.	.	.	.	.	26.6%	21.5%
5-9 years	29.8%	.	.	.	.	.	35.6%	24.1% *
10-19 years	31.2%	.	.	.	.	.	24.4%	44.4%
20 or more years	24.7%	.	.	.	.	.	19.4%	26.2%
Unknown	16.1%	.	.	.	.	.	.	16.1%
Multi/single status								
2 or more locations	22.2%	.	.	.	.	.	28.0%	22.1%
1 location only	24.2%	.	.	.	.	.	22.3%	27.2%
Percent full-time employees								
Less than 25%	43.6%	.	.	.	.	.	20.2% *	45.2%
25-49 %	24.1%	.	.	.	.	.	12.5%	38.4%
50-74 %	18.7%	.	.	.	.	.	18.0%	18.8%
75% or more	21.5%	.	.	.	.	.	24.1%	20.8%
Union presence								
No union employees	26.7%	.	.	.	.	.	23.9%	28.3%
Has union employees	13.9%	.	.	.	.	.	10.3% *	14.2%
Unknown	26.6%	.	.	.	.	.	28.6% *	26.6%
Percent low wage employees								
50% or more low wage	22.2%	.	.	.	.	.	17.0%	28.6%
Less than 50% low wage	23.8%	.	.	.	.	.	22.8%	24.3%
Unknown	21.9%	.	.	.	.	.	38.6%	21.6%

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.

. 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.3.c(2003) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2003

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	0.95%	2.92%	2.77%	5.34%	2.89%	1.39%	1.54%	1.14%
Industry group **								
Agric., fish., forest.	2.19%	.	.	.	.	.	6.19% *	3.94% *
Mining and manufacturing	1.54%	.	.	.	.	.	6.16%	1.30%
Construction	7.49%	.	.	.	.	.	6.62%	10.28%
Utilities and transp.	2.89%	.	.	.	.	.	6.57%	3.21%
Wholesale trade	3.62%	.	.	.	.	.	4.13%	5.10%
Fin. svcs. and real estate	2.31%	.	.	.	.	.	5.75%	3.57%
Retail trade	3.62%	.	.	.	.	.	2.57%	4.10%
Professional services	1.12%	.	.	.	.	.	3.20%	1.60%
Other services	3.57%	.	.	.	.	.	3.05%	6.50%
Ownership								
For profit, incorporated	1.32%	.	.	.	.	.	2.26%	1.67%
For profit, unincorporated	2.72%	.	.	.	.	.	4.21%	3.96%
Nonprofit	2.35%	.	.	.	.	.	5.61% *	2.61%
Unknown	4.22%	.	.	.	.	.	2.52% *	6.28%
Age of firm								
Less than 5 years	5.25%	.	.	.	.	.	6.78%	5.53%
5-9 years	6.26%	.	.	.	.	.	5.91%	9.83% *
10-19 years	5.29%	.	.	.	.	.	3.48%	8.30%
20 or more years	1.55%	.	.	.	.	.	3.02%	2.03%
Unknown	0.67%	.	.	.	.	.	.	0.67%
Multi/single status								
2 or more locations	1.20%	.	.	.	.	.	6.96%	1.23%
1 location only	1.56%	.	.	.	.	.	1.59%	3.91%
Percent full-time employees								
Less than 25%	9.26%	.	.	.	.	.	9.63% *	10.25%
25-49 %	4.43%	.	.	.	.	.	3.53%	3.97%
50-74 %	3.55%	.	.	.	.	.	3.73%	4.90%
75% or more	0.62%	.	.	.	.	.	1.89%	0.74%
Union presence								
No union employees	1.22%	.	.	.	.	.	1.94%	1.03%
Has union employees	1.53%	.	.	.	.	.	11.68% *	1.41%
Unknown	3.31%	.	.	.	.	.	11.13% *	3.29%
Percent low wage employees								
50% or more low wage	2.50%	.	.	.	.	.	3.57%	4.51%
Less than 50% low wage	1.67%	.	.	.	.	.	1.61%	1.96%
Unknown	1.72%	.	.	.	.	.	9.05%	1.60%

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.

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