

Table I.C.1(2002) 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, 2002

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	3,189	3,565	3,308	3,129	3,174	3,130	3,375	3,133
Industry group **								
Agric., fish., forest.	2,870	3,005	3,472	2,695	2,707	2,751	3,083	2,673
Mining and manufacturing	3,119	3,471	3,341	2,826	3,134	3,169	3,210	3,102
Construction	3,032	3,400	2,932	2,921	2,906	3,034	3,141	2,869
Utilities and transp.	3,223	3,204	3,186	3,354	3,297	3,186	3,286	3,211
Wholesale trade	3,105	3,564	3,326	3,134	2,756	3,179	3,362	2,986
Fin. svcs. and real estate	3,242	3,755	3,272	3,368	3,217	3,176	3,509	3,193
Retail trade	2,951	3,394	3,105	2,957	2,873	2,854	3,198	2,857
Professional services	3,362	3,669	3,514	3,351	3,397	3,270	3,573	3,301
Other services	3,174	3,670	3,450	3,271	3,260	2,961	3,457	3,090
Ownership								
For profit, incorporated	3,118	3,541	3,258	3,033	3,042	3,080	3,309	3,057
For profit, unincorporated	3,253	3,539	3,070	3,199	3,237	3,093	3,394	3,154
Nonprofit	3,485	3,804	3,834	3,527	3,528	3,348	3,789	3,420
Unknown	3,218	3,770 *	1,812 *	2,303 *	3,206	3,223	2,978	3,221
Age of firm								
Less than 5 years	2,990	3,326	2,985	2,879	2,878	2,454	3,110	2,822
5-9 years	3,117	3,465	2,862	2,916	2,880	3,279	3,174	3,068
10-19 years	3,202	3,482	3,332	3,129	3,194	2,850	3,371	3,057
20 or more years	3,219	3,721	3,435	3,182	3,194	3,130	3,471	3,147
Unknown	3,158	4,776 *	3,120 *	3,102	3,328	3,150	2,978	3,158
Multi/single status								
2 or more locations	3,152	3,737	3,306	3,236	3,170	3,135	3,420	3,142
1 location only	3,256	3,560	3,308	3,094	3,181	2,960	3,370	3,091
Percent full-time employees								
Less than 25%	2,853	3,845	4,241	2,849	3,072	2,540	3,670	2,650
25-49 %	2,987	3,527	3,607	3,230	3,180	2,723	3,490	2,873
50-74 %	3,291	3,711	3,388	3,381	3,315	3,129	3,579	3,193
75% or more	3,194	3,536	3,275	3,096	3,154	3,169	3,335	3,151
Union presence								
No union employees	3,169	3,549	3,300	3,100	3,145	3,080	3,353	3,094
Has union employees	3,316	4,051	3,616	3,469	3,401	3,262	3,860	3,281
Unknown	3,131	3,802	3,228	3,156	3,055	3,125	3,436	3,119
Percent low wage employees								
50% or more low wage	3,004	3,589	3,368	3,020	2,984	2,670	3,348	2,870
Less than 50% low wage	3,253	3,559	3,301	3,163	3,220	3,199	3,378	3,188
Unknown	3,150	3,609	3,216	3,007	3,226	3,143	3,425	3,144

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002

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	20.30	50.64	24.74	23.29	47.09	42.05	22.54	23.18
Industry group **								
Agric., fish., forest.	162.23	171.28	549.60	321.38	97.11	369.52	204.82	125.11
Mining and manufacturing	63.98	163.93	178.20	68.27	87.72	99.53	64.92	72.27
Construction	71.78	143.34	96.16	166.88	75.05	248.15	68.65	104.19
Utilities and transp.	193.70	215.27	221.05	145.96	133.40	287.16	100.11	226.99
Wholesale trade	77.51	108.54	161.05	127.32	113.90	111.01	105.31	76.57
Fin. svcs. and real estate	42.82	80.27	78.35	99.13	108.68	56.34	42.82	57.86
Retail trade	31.73	91.46	91.84	52.48	95.41	62.95	60.69	49.00
Professional services	45.18	81.55	49.77	54.89	85.26	74.19	44.82	48.75
Other services	34.44	92.81	53.18	66.04	124.25	44.12	34.18	48.37
Ownership								
For profit, incorporated	17.32	60.86	26.75	20.57	56.12	36.22	22.77	21.80
For profit, unincorporated	44.09	95.35	96.20	92.90	96.49	127.76	54.32	57.34
Nonprofit	52.03	136.06	99.54	63.48	90.18	99.85	72.51	57.53
Unknown	151.07	1,182.73 *	573.00 *	751.60 *	135.68	168.17	784.48	159.59
Age of firm								
Less than 5 years	79.28	129.89	134.64	101.24	143.17	249.86	83.63	121.50
5-9 years	93.34	163.34	75.99	103.24	151.33	219.43	70.66	140.18
10-19 years	50.55	71.54	84.79	74.84	112.70	126.57	45.25	76.69
20 or more years	21.44	65.30	32.51	31.44	53.58	53.83	25.34	24.76
Unknown	42.82	1,510.30 *	986.63 *	184.67	116.80	45.42	620.30	42.94
Multi/single status								
2 or more locations	25.83	264.66	160.91	85.55	42.47	42.67	98.18	26.12
1 location only	25.31	48.77	25.65	25.29	71.90	161.47	23.32	46.39
Percent full-time employees								
Less than 25%	99.87	367.26	181.75	53.39	185.80	118.09	138.64	115.88
25-49 %	68.08	186.15	196.26	101.44	156.02	67.37	124.43	74.58
50-74 %	48.24	128.22	155.02	115.72	78.10	89.21	81.39	51.32
75% or more	22.36	58.88	29.39	18.50	50.99	44.88	23.65	26.07
Union presence								
No union employees	17.94	52.21	18.95	22.68	58.35	37.77	21.45	22.77
Has union employees	56.24	266.74	461.06	180.89	81.43	78.29	233.01	61.30
Unknown	103.74	412.39	400.19	319.73	281.18	119.47	296.83	103.50
Percent low wage employees								
50% or more low wage	34.28	95.52	178.84	59.67	95.20	75.95	68.02	49.23
Less than 50% low wage	22.91	52.51	37.04	35.20	45.29	54.30	29.15	27.62
Unknown	34.49	124.54	383.60	183.87	38.89	37.46	123.67	35.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.