

Table I.D.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	2,084	1,820	2,291	2,811	2,298	1,889	2,271	2,043
Industry group **								
Agric., fish., forest.	1,871 *	890 *	4,857	4,649	1,197 *	.	2,746 *	1,328 *
Mining and manufacturing	1,586	1,838	2,063	2,007	1,647	1,415	2,155	1,519
Construction	2,440	1,463	2,409	2,892	2,541	3,162	2,354	2,606
Utilities and transp.	1,864	2,107	2,224	2,064 *	2,307	1,744	1,738	1,878
Wholesale trade	1,844	1,492	1,741	2,163	1,825	1,867	1,682	1,889
Fin. svcs. and real estate	1,886	885	2,461	3,839	2,433	1,778	2,009	1,877
Retail trade	2,604	1,975	2,311	4,388	3,177	2,257	2,865	2,518
Professional services	2,239	2,388	2,319	2,889	2,613	2,026	2,212	2,244
Other services	2,480	1,796	2,201	2,973	2,956	2,330	2,243	2,541
Ownership								
For profit, incorporated	2,060	1,958	2,260	2,761	2,227	1,846	2,335	1,993
For profit, unincorporated	2,126	1,586	2,800	2,862	2,259	1,872	2,093	2,145
Nonprofit	2,191	1,239	2,097	3,156	2,512	1,996	1,892	2,223
Unknown	2,046	1,842 *	.	.	2,230	2,041	1,842 *	2,046
Age of firm								
Less than 5 years	2,247	1,308	2,743	2,528	2,892	1,941	2,026	2,514
5-9 years	2,925	2,751	2,325	3,361	1,935	3,733	2,613	3,212
10-19 years	2,506	1,400	2,557	3,074	2,447	3,091	2,226	2,747
20 or more years	2,004	1,811	2,097	2,687	2,268	1,727	2,237	1,959
Unknown	1,904	.	.	1,842 *	2,010 *	1,901	.	1,904
Multi/single status								
2 or more locations	1,949	1,286 *	2,330	2,683	2,204	1,875	2,451	1,942
1 location only	2,391	1,829	2,290	2,842	2,440	2,237	2,261	2,549
Percent full-time employees								
Less than 25%	2,015	1,489 *	1,532 *	3,497	2,660	2,176	1,512 *	2,467
25-49 %	2,621	1,582 *	2,436	4,761	3,203	2,252	2,357	2,684
50-74 %	2,511	1,488 *	2,426	2,667	2,651	2,600	2,114	2,601
75% or more	2,018	1,908	2,284	2,780	2,186	1,804	2,310	1,957
Union presence								
No union employees	2,254	1,871	2,335	3,035	2,454	2,004	2,327	2,231
Has union employees	1,558	956 *	920 *	1,768	1,399	1,581	1,538 *	1,559
Unknown	2,173	1,402 *	3,294	1,583 *	3,429	2,114	2,790	2,157
Percent low wage employees								
50% or more low wage	2,530	1,898	2,196	3,610	2,471	2,369	2,261	2,657
Less than 50% low wage	2,159	1,825	2,239	2,712	2,264	1,888	2,260	2,121
Unknown	1,896	882 *	3,603	3,553	2,325	1,868	2,740	1,887

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.

. 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.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage 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	77.47	139.03	165.30	115.42	178.34	131.36	79.09	100.96
Industry group **								
Agric., fish., forest.	566.83 *	349.10 *	1,420.82	1,305.65	445.15 *	.	924.96 *	447.19 *
Mining and manufacturing	100.22	336.28	379.70	155.22	170.15	151.20	227.04	111.33
Construction	207.00	409.31	683.86	314.43	387.02	487.39	404.08	240.19
Utilities and transp.	174.49	594.05	581.99	668.74 *	425.97	231.13	436.92	196.90
Wholesale trade	142.36	409.11	497.95	352.52	294.31	185.97	263.58	171.62
Fin. svcs. and real estate	89.66	221.57	461.32	428.11	320.10	97.18	259.24	97.16
Retail trade	201.30	346.76	266.23	276.41	274.89	279.51	219.44	255.14
Professional services	115.01	281.16	338.49	290.79	233.13	169.58	184.88	138.74
Other services	249.22	437.66	528.84	372.22	302.72	454.36	164.53	285.73
Ownership								
For profit, incorporated	73.44	183.18	168.21	152.11	168.19	127.47	89.21	96.79
For profit, unincorporated	194.45	310.87	581.04	592.89	676.50	259.28	297.51	241.88
Nonprofit	131.27	331.47	513.87	383.15	150.06	253.70	418.80	178.26
Unknown	290.77	582.33 *	.	.	421.33	299.76	582.33 *	290.86
Age of firm								
Less than 5 years	231.45	295.48	542.33	739.32	841.62	470.01	332.37	293.12
5-9 years	381.38	452.39	450.29	498.34	484.60	860.12	366.01	709.66
10-19 years	187.45	256.48	294.21	308.81	284.92	602.85	240.36	202.91
20 or more years	97.16	184.42	199.57	145.81	126.69	143.83	120.59	115.77
Unknown	64.15	.	.	587.77 *	762.66 *	77.17	.	64.15
Multi/single status								
2 or more locations	121.80	510.72 *	618.47	285.37	191.02	140.38	457.18	121.82
1 location only	81.14	146.77	166.89	130.10	227.42	518.94	86.30	94.45
Percent full-time employees								
Less than 25%	342.22	1,149.10 *	744.72 *	846.19	397.36	302.12	697.02 *	279.12
25-49 %	193.07	497.36 *	366.44	321.13	525.96	203.36	321.89	226.69
50-74 %	215.68	663.29 *	615.44	500.43	320.91	336.03	334.06	282.44
75% or more	79.96	172.48	189.34	118.47	172.86	115.42	90.84	91.75
Union presence								
No union employees	80.72	136.90	174.82	134.18	161.68	107.06	68.73	104.49
Has union employees	78.83	327.84 *	754.93 *	460.98	303.72	146.34	501.20 *	100.40
Unknown	428.00	545.22 *	904.36	582.69 *	942.74	456.13	719.97	443.53
Percent low wage employees								
50% or more low wage	158.47	403.76	240.86	332.18	266.44	391.97	208.56	225.53
Less than 50% low wage	90.74	170.79	189.74	133.57	174.72	171.88	90.96	131.16
Unknown	130.79	594.66 *	884.56	845.78	446.92	143.10	615.29	132.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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