

Table I.D.2.c(2002) Average total employee contribution (in dollars) for any-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	1,697	1,596	1,758	2,195	2,400	1,395	1,792	1,663
Industry group **								
Agric., fish., forest.	820	.	.	.	.	.	705 *	1,003 *
Mining and manufacturing	1,138	.	.	.	.	.	1,021 *	1,150
Construction	1,215	.	.	.	.	.	1,436	665 *
Utilities and transp.	1,239	.	.	.	.	.	1,733 *	1,155
Wholesale trade	1,387	.	.	.	.	.	1,415 *	1,368
Fin. svcs. and real estate	1,674	.	.	.	.	.	1,208 *	1,745
Retail trade	1,864	.	.	.	.	.	1,904	1,850
Professional services	2,134	.	.	.	.	.	2,288	2,060
Other services	2,497	.	.	.	.	.	2,303	2,582
Ownership								
For profit, incorporated	1,514	.	.	.	.	.	1,643	1,466
For profit, unincorporated	2,142	.	.	.	.	.	1,686	2,511
Nonprofit	2,379	.	.	.	.	.	2,770	2,272
Unknown	1,720	.	.	.	.	.	.	1,720
Age of firm								
Less than 5 years	2,354	.	.	.	.	.	2,366	2,320
5-9 years	1,978	.	.	.	.	.	2,027	1,638 *
10-19 years	2,359	.	.	.	.	.	1,947	3,239
20 or more years	1,712	.	.	.	.	.	1,597	1,754
Unknown	1,353	.	.	.	.	.	.	1,353
Multi/single status								
2 or more locations	1,621	.	.	.	.	.	2,096	1,598
1 location only	1,856	.	.	.	.	.	1,752	2,114
Percent full-time employees								
Less than 25%	2,246	.	.	.	.	.	1,037 *	2,544
25-49 %	3,043	.	.	.	.	.	4,404	2,649
50-74 %	2,057	.	.	.	.	.	1,829	2,199
75% or more	1,557	.	.	.	.	.	1,709	1,508
Union presence								
No union employees	1,939	.	.	.	.	.	1,777	2,032
Has union employees	1,269	.	.	.	.	.	1,886	1,174
Unknown	1,488	.	.	.	.	.	1,729 *	1,480
Percent low wage employees								
50% or more low wage	2,686	.	.	.	.	.	2,207	3,108
Less than 50% low wage	1,698	.	.	.	.	.	1,721	1,680
Unknown	1,491	.	.	.	.	.	1,520 *	1,491

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.c(2002) Standard error for average total employee contribution (in dollars) for any-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	61.73	216.04	204.43	147.27	189.98	77.34	79.15	78.25
Industry group **								
Agric., fish., forest.	188.95	.	.	.	.	.	373.87 *	412.27 *
Mining and manufacturing	153.67	.	.	.	.	.	608.60 *	219.83
Construction	164.54	.	.	.	.	.	337.45	573.78 *
Utilities and transp.	223.65	.	.	.	.	.	618.36 *	255.66
Wholesale trade	338.37	.	.	.	.	.	540.25 *	258.83
Fin. svcs. and real estate	197.96	.	.	.	.	.	1,067.85 *	185.41
Retail trade	167.03	.	.	.	.	.	439.47	159.90
Professional services	180.47	.	.	.	.	.	181.27	190.92
Other services	269.84	.	.	.	.	.	568.61	281.56
Ownership								
For profit, incorporated	57.79	.	.	.	.	.	139.27	95.24
For profit, unincorporated	264.67	.	.	.	.	.	295.44	365.06
Nonprofit	261.21	.	.	.	.	.	678.88	296.59
Unknown	372.78	.	.	.	.	.	.	372.78
Age of firm								
Less than 5 years	303.06	.	.	.	.	.	602.61	686.53
5-9 years	291.38	.	.	.	.	.	355.40	694.51 *
10-19 years	242.82	.	.	.	.	.	227.98	594.33
20 or more years	77.45	.	.	.	.	.	122.02	110.10
Unknown	127.94	.	.	.	.	.	.	127.94
Multi/single status								
2 or more locations	96.62	.	.	.	.	.	575.63	92.26
1 location only	81.37	.	.	.	.	.	108.79	284.81
Percent full-time employees								
Less than 25%	141.87	.	.	.	.	.	510.99 *	103.68
25-49 %	265.56	.	.	.	.	.	935.92	292.86
50-74 %	233.94	.	.	.	.	.	457.07	355.52
75% or more	57.38	.	.	.	.	.	156.44	64.78
Union presence								
No union employees	68.72	.	.	.	.	.	127.77	84.78
Has union employees	148.02	.	.	.	.	.	522.33	108.67
Unknown	272.56	.	.	.	.	.	629.84 *	288.32
Percent low wage employees								
50% or more low wage	291.49	.	.	.	.	.	325.17	439.08
Less than 50% low wage	69.69	.	.	.	.	.	90.91	111.56
Unknown	103.96	.	.	.	.	.	702.22 *	106.52

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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