

Table I.F.3(2002) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments 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	958	1,379	1,387	1,269	928	789	1,371	865
Industry group **								
Agric., fish., forest.	1,213	.	.	.	.	.	1,699	929
Mining and manufacturing	851	.	.	.	.	.	1,469	778
Construction	1,213	.	.	.	.	.	1,231	1,195
Utilities and transp.	782	.	.	.	.	.	1,075	746
Wholesale trade	1,026	.	.	.	.	.	1,533	850
Fin. svcs. and real estate	957	.	.	.	.	.	1,350	900
Retail trade	1,051	.	.	.	.	.	1,386	953
Professional services	942	.	.	.	.	.	1,353	851
Other services	1,029	.	.	.	.	.	1,361	948
Ownership								
For profit, incorporated	954	.	.	.	.	.	1,377	859
For profit, unincorporated	1,197	.	.	.	.	.	1,540	993
Nonprofit	901	.	.	.	.	.	1,078	872
Unknown	844	.	.	.	.	.	1,565	828
Age of firm								
Less than 5 years	1,101	.	.	.	.	.	1,345	836
5-9 years	1,099	.	.	.	.	.	1,338	903
10-19 years	1,169	.	.	.	.	.	1,377	1,044
20 or more years	944	.	.	.	.	.	1,383	853
Unknown	829	.	.	.	.	.	446*	830
Multi/single status								
2 or more locations	830	.	.	.	.	.	1,348	815
1 location only	1,269	.	.	.	.	.	1,374	1,134
Percent full-time employees								
Less than 25%	1,185	.	.	.	.	.	1,286	1,162
25-49 %	957	.	.	.	.	.	1,465	865
50-74 %	975	.	.	.	.	.	1,513	823
75% or more	952	.	.	.	.	.	1,353	864
Union presence								
No union employees	1,011	.	.	.	.	.	1,397	895
Has union employees	795	.	.	.	.	.	1,059	772
Unknown	911	.	.	.	.	.	1,750	883
Percent low wage employees **								
50% or more low wage	1,136	.	.	.	.	.	1,484	1,022
Less than 50% low wage	992	.	.	.	.	.	1,353	866
Unknown	842	.	.	.	.	.	1,494	831

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.F.3(2002) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments 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	19.59	38.59	91.41	53.72	23.17	25.35	37.03	19.64
Industry group **								
Agric., fish., forest.	85.60	.	.	.	.	.	129.17	133.08
Mining and manufacturing	20.56	.	.	.	.	.	134.04	15.08
Construction	72.52	.	.	.	.	.	46.67	120.62
Utilities and transp.	64.13	.	.	.	.	.	136.49	65.93
Wholesale trade	44.99	.	.	.	.	.	91.28	43.07
Fin. svcs. and real estate	41.18	.	.	.	.	.	62.80	42.35
Retail trade	40.24	.	.	.	.	.	92.98	45.91
Professional services	47.46	.	.	.	.	.	53.90	51.18
Other services	37.93	.	.	.	.	.	153.54	44.55
Ownership								
For profit, incorporated	17.34	.	.	.	.	.	37.99	18.15
For profit, unincorporated	63.80	.	.	.	.	.	63.33	69.09
Nonprofit	60.52	.	.	.	.	.	67.92	63.11
Unknown	61.31	.	.	.	.	.	383.86	57.57
Age of firm								
Less than 5 years	85.72	.	.	.	.	.	109.70	62.06
5-9 years	74.98	.	.	.	.	.	81.64	103.44
10-19 years	56.71	.	.	.	.	.	62.36	69.27
20 or more years	21.02	.	.	.	.	.	36.11	22.33
Unknown	32.82	.	.	.	.	.	135.06*	32.96
Multi/single status								
2 or more locations	23.00	.	.	.	.	.	81.77	21.68
1 location only	35.13	.	.	.	.	.	39.78	50.71
Percent full-time employees								
Less than 25%	66.12	.	.	.	.	.	122.31	71.02
25-49 %	51.68	.	.	.	.	.	152.24	36.25
50-74 %	42.91	.	.	.	.	.	101.00	32.79
75% or more	20.97	.	.	.	.	.	36.46	20.96
Union presence								
No union employees	19.63	.	.	.	.	.	30.66	21.19
Has union employees	37.26	.	.	.	.	.	118.99	34.00
Unknown	65.17	.	.	.	.	.	292.71	54.06
Percent low wage employees **								
50% or more low wage	35.71	.	.	.	.	.	67.18	40.36
Less than 50% low wage	21.48	.	.	.	.	.	39.08	20.93
Unknown	32.55	.	.	.	.	.	140.63	32.66

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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