

Table I.C.2(2002) Average total employee contribution (in dollars) per enrolled employee for single 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	565	428	458	562	588	597	479	591
Industry group **								
Agric., fish., forest.	415	277 *	950	362 *	317 *	425	435	397
Mining and manufacturing	483	438	402	540	475	478	468	485
Construction	532	476	466	579	508	667	526	540
Utilities and transp.	533	322	581 *	691	630	489	508	537
Wholesale trade	478	395	463	506	471	503	428	500
Fin. svcs. and real estate	568	242	405	440	570	631	356	606
Retail trade	670	642	507	700	798	654	602	695
Professional services	540	341	335	510	587	596	404	580
Other services	671	565	608	617	688	711	566	702
Ownership								
For profit, incorporated	578	427	472	602	588	611	488	607
For profit, unincorporated	572	458	512	640	608	623	520	609
Nonprofit	503	337	317	355	563	565	366	533
Unknown	551	1,210 *	.	207 *	863	529	621	551
Age of firm								
Less than 5 years	540	494	359	625	689	471	464	648
5-9 years	543	436	430	628	486	663	465	611
10-19 years	594	464	537	577	685	668	513	664
20 or more years	554	383	434	542	563	602	466	578
Unknown	584	816 *	.	396 *	641	582	544 *	584
Multi/single status								
2 or more locations	590	410	389	556	574	601	542	592
1 location only	519	428	463	564	614	484	472	587
Percent full-time employees								
Less than 25%	640	498 *	545 *	618	746	638	525	668
25-49 %	709	551	933	837	659	685	789	691
50-74 %	611	456	502	554	708	635	522	641
75% or more	549	417	433	547	564	586	458	577
Union presence								
No union employees	574	431	453	569	586	639	477	613
Has union employees	507	344 *	418 *	476	555	504	506 *	507
Unknown	591	294 *	912 *	558 *	798	574	507 *	595
Percent low wage employees								
50% or more low wage	641	594	547	695	624	667	585	664
Less than 50% low wage	535	398	438	525	571	606	459	574
Unknown	587	422	569	613	639	584	469	589

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.C.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for single 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	7.96	22.39	14.85	20.53	11.36	12.80	8.32	9.73
Industry group **								
Agric., fish., forest.	83.01	114.03 *	276.41	146.02 *	132.25 *	103.00	88.64	94.71
Mining and manufacturing	14.14	109.66	45.24	26.42	35.86	26.85	44.34	17.76
Construction	30.56	46.09	61.37	48.40	89.97	51.30	35.09	60.12
Utilities and transp.	41.83	64.52	275.68 *	90.95	78.94	57.96	102.01	39.11
Wholesale trade	22.68	60.44	80.84	73.47	27.42	36.42	56.97	19.64
Fin. svcs. and real estate	21.15	29.45	69.55	45.97	68.18	27.83	31.43	21.05
Retail trade	13.34	63.49	59.36	56.74	43.68	13.21	41.27	14.39
Professional services	16.95	26.22	51.17	35.07	21.82	30.95	27.00	22.47
Other services	21.28	91.97	62.74	67.97	48.33	16.09	29.63	23.77
Ownership								
For profit, incorporated	12.03	21.84	13.77	27.23	19.34	19.36	7.63	15.75
For profit, unincorporated	39.54	42.67	59.10	138.22	93.22	67.26	25.48	63.67
Nonprofit	24.88	60.61	56.88	41.72	29.10	43.74	30.78	29.16
Unknown	35.23	733.35 *	.	94.61 *	192.82	32.97	183.23	36.80
Age of firm								
Less than 5 years	32.49	40.81	73.15	93.40	59.23	101.75	42.36	58.77
5-9 years	35.04	41.27	70.27	56.88	56.05	99.43	38.59	48.30
10-19 years	27.58	51.87	36.11	42.01	35.46	77.65	28.05	34.25
20 or more years	7.35	42.56	33.28	22.34	15.49	13.65	17.31	8.49
Unknown	18.04	258.04 *	.	167.16 *	114.44	19.42	218.74 *	18.12
Multi/single status								
2 or more locations	8.87	100.96	54.42	33.19	20.92	13.14	42.82	9.07
1 location only	9.27	23.80	14.48	23.09	24.20	63.07	8.71	18.79
Percent full-time employees								
Less than 25%	36.11	187.73 *	173.15 *	51.20	165.40	66.50	79.51	51.74
25-49 %	29.61	95.79	153.53	79.63	45.51	32.26	85.49	28.39
50-74 %	27.90	66.42	76.80	67.45	70.67	24.69	40.63	25.45
75% or more	8.76	20.59	20.21	21.59	16.37	12.26	8.95	11.31
Union presence								
No union employees	8.91	23.34	18.45	20.57	10.43	16.68	9.56	11.79
Has union employees	18.24	330.27 *	249.24 *	65.26	54.89	27.77	152.15 *	17.59
Unknown	29.49	174.94 *	337.80 *	176.66 *	115.53	30.08	194.57 *	29.37
Percent low wage employees								
50% or more low wage	17.30	59.37	47.08	64.16	21.83	23.60	32.66	16.18
Less than 50% low wage	9.77	17.14	21.34	22.29	22.00	24.54	9.77	15.30
Unknown	13.77	87.09	111.12	110.65	61.90	16.19	59.90	13.89

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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