

**Table I.C.2.a(2002) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002**

<b>Characteristics</b>	<b>Total</b>	<b>Less than 10 employees</b>	<b>10-24 employees</b>	<b>25-99 employees</b>	<b>100-999 employees</b>	<b>1000 or more employees</b>	<b>Less than 50 employees</b>	<b>50 or more employees</b>
United States	552	476	506	583	566	559	525	562
Industry group **								
Agric., fish., forest.	450 *	614 *	798 *	367 *	299 *	.	520 *	292 *
Mining and manufacturing	493	535 *	398	548	450	509	506	490
Construction	553	470	555	621	445 *	769	625	419
Utilities and transp.	624	335 *	751 *	907	781	509	593 *	633
Wholesale trade	477	428	624 *	586	420	422	476	478
Fin. svcs. and real estate	531	236	487 *	379	600	562	390	556
Retail trade	668	562	686	741	753	636	651	676
Professional services	495	340	249	566	550	522	392	527
Other services	654	829	587	564	705	646	639	659
Ownership								
For profit, incorporated	573	450	500	654	570	587	524	593
For profit, unincorporated	541	587	708	487	456	548	627	468
Nonprofit	487	414	397	315	594	490	411	501
Unknown	490	.	.	780 *	631	487	.	491
Age of firm								
Less than 5 years	572	413 *	425 *	873	681	437	482	682
5-9 years	519	513	426	696	507	425 *	507	535
10-19 years	615	548	644	633	551	793	588	637
20 or more years	544	427	472	528	568	573	506	557
Unknown	533	816 *	.	568	609	531	816 *	533
Multi/single status								
2 or more locations	555	221 *	377	562	534	565	526	556
1 location only	548	480	514	589	614	443	525	579
Percent full-time employees								
Less than 25%	602	564 *	190 *	645	697	606	443 *	694
25-49 %	737	896	657	806	713	697	777	726
50-74 %	620	577	518	576	608	674	567	639
75% or more	531	438	504	569	546	534	509	538
Union presence								
No union employees	568	485	501	584	570	609	527	588
Has union employees	498	127 *	146 *	518	491	509	373	505
Unknown	462	250 *	1,478 *	820 *	705	398	768 *	450
Percent low wage employees								
50% or more low wage	636	727	544	676	621	608	607	648
Less than 50% low wage	526	425	502	544	533	572	510	536
Unknown	561	589 *	435 *	931	767	545	445	564

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.a(2002) Standard error for average total employee contribution (in dollars) for exclusive-provider plans 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	18.80	33.53	33.20	31.67	34.99	16.84	20.63	20.25
Industry group **								
Agric., fish., forest.	137.24 *	241.35 *	273.59 *	171.42 *	91.40 *	.	231.21 *	108.29 *
Mining and manufacturing	36.88	213.82 *	72.81	64.63	63.84	51.17	75.94	46.89
Construction	45.06	98.07	104.82	81.23	246.44 *	177.51	53.20	79.32
Utilities and transp.	70.86	122.53 *	384.97 *	243.56	158.67	67.88	305.79 *	64.02
Wholesale trade	43.77	103.35	258.17 *	152.49	66.45	55.65	130.88	68.86
Fin. svcs. and real estate	34.46	43.32	219.39 *	48.01	79.13	38.40	66.80	35.51
Retail trade	25.25	50.49	77.68	86.03	63.38	39.16	47.37	29.22
Professional services	22.45	44.19	30.90	65.29	48.27	34.85	41.22	26.41
Other services	30.13	102.11	110.16	56.91	111.73	60.55	44.85	40.06
Ownership								
For profit, incorporated	25.30	38.91	42.65	39.16	45.94	25.66	22.18	29.20
For profit, unincorporated	52.60	96.60	152.68	132.81	103.93	83.68	57.89	73.24
Nonprofit	28.52	83.85	91.70	57.53	57.04	41.91	45.45	32.84
Unknown	57.54	.	.	246.66 *	113.77	58.56	.	57.75
Age of firm								
Less than 5 years	68.23	144.01 *	149.94 *	128.57	129.60	124.79	77.43	92.15
5-9 years	21.88	78.54	91.66	64.09	122.55	178.11 *	58.74	81.12
10-19 years	56.09	95.52	96.52	40.19	107.34	137.93	55.82	77.76
20 or more years	19.74	60.46	50.48	37.01	40.59	26.62	31.13	24.36
Unknown	30.05	258.04 *	.	153.40	112.88	30.54	258.04 *	30.04
Multi/single status								
2 or more locations	16.20	95.14 *	102.52	53.95	28.29	14.80	61.68	16.98
1 location only	27.11	34.95	33.96	36.20	61.37	102.24	22.56	35.21
Percent full-time employees								
Less than 25%	75.03	279.44 *	178.08 *	150.37	190.11	65.91	162.69 *	98.05
25-49 %	45.78	148.27	75.14	118.08	80.52	59.09	95.24	36.73
50-74 %	39.30	101.80	105.97	108.78	57.38	51.26	88.59	27.64
75% or more	20.69	31.62	38.57	39.25	45.81	19.02	21.56	23.46
Union presence								
No union employees	17.68	35.49	31.78	31.73	30.92	17.21	18.54	18.80
Has union employees	53.47	246.61 *	44.54 *	89.78	134.44	43.99	96.66	59.00
Unknown	56.22	129.61 *	530.56 *	248.09 *	161.69	36.67	385.81 *	49.95
Percent low wage employees								
50% or more low wage	28.48	124.29	65.80	59.71	57.67	63.77	51.93	36.35
Less than 50% low wage	25.04	20.09	43.77	41.38	39.26	37.80	19.01	30.56
Unknown	27.73	277.48 *	151.93 *	204.06	132.08	26.61	120.48	29.19

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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