

Table I.D.2(2002) Average total employee contribution (in dollars) 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	1,987	1,778	2,218	2,615	2,220	1,809	2,155	1,955
Industry group **								
Agric., fish., forest.	1,685	952 *	3,251	1,687 *	1,755 *	1,799	1,694	1,681
Mining and manufacturing	1,409	2,005	1,853	2,115	1,497	1,218	2,023	1,349
Construction	2,231	1,648	2,346	2,570	2,199	2,001	2,067	2,431
Utilities and transp.	1,486	1,887	1,467 *	2,089	1,472	1,408	1,598	1,475
Wholesale trade	1,772	1,354	1,449	2,049	2,033	1,673	1,543	1,833
Fin. svcs. and real estate	2,160	1,599	2,725	3,076	2,687	2,042	2,292	2,148
Retail trade	2,402	1,734	2,487	3,889	2,908	2,009	2,713	2,316
Professional services	2,201	1,992	2,468	2,851	2,508	2,025	2,304	2,183
Other services	2,408	2,023	2,163	2,591	3,003	2,274	2,173	2,465
Ownership								
For profit, incorporated	1,936	1,729	2,245	2,675	2,118	1,744	2,165	1,892
For profit, unincorporated	2,311	1,988	2,877	2,424	2,572	2,027	2,369	2,283
Nonprofit	2,167	1,680	1,403	2,406	2,412	2,107	1,881	2,213
Unknown	1,973	5,351 *	.	1,284 *	2,547	1,940	1,954 *	1,973
Age of firm								
Less than 5 years	2,070	1,633	2,411	2,154	2,262	2,044	1,979	2,181
5-9 years	2,351	2,219	2,001	2,821	2,193	2,407	2,238	2,443
10-19 years	2,471	1,714	2,472	3,031	2,502	2,340	2,263	2,628
20 or more years	1,947	1,686	2,113	2,480	2,162	1,731	2,106	1,917
Unknown	1,837	.	.	2,235 *	2,200	1,824	3,624	1,837
Multi/single status								
2 or more locations	1,898	1,692	2,605	2,545	2,189	1,806	2,519	1,886
1 location only	2,238	1,780	2,194	2,640	2,282	1,902	2,118	2,387
Percent full-time employees								
Less than 25%	2,443	2,432	2,060	2,509	2,360	2,491	2,315	2,492
25-49 %	2,423	1,401	2,492	3,069	2,970	2,276	2,189	2,466
50-74 %	2,315	1,511	2,569	2,251	2,853	2,266	2,058	2,382
75% or more	1,933	1,815	2,175	2,649	2,129	1,745	2,162	1,892
Union presence								
No union employees	2,138	1,814	2,296	2,870	2,375	1,901	2,252	2,109
Has union employees	1,494	1,427 *	1,410	1,560 *	1,469	1,494	1,403	1,501
Unknown	2,119	1,078 *	2,244 *	2,863	2,610	2,083	2,211	2,117
Percent low wage employees								
50% or more low wage	2,495	1,991	2,356	2,579	2,726	2,468	2,261	2,581
Less than 50% low wage	2,047	1,755	2,194	2,610	2,152	1,764	2,142	2,014
Unknown	1,826	1,460 *	2,433	2,903	2,216	1,797	2,141	1,822

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(2002) Standard error for average total employee contribution (in dollars) 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	30.00	85.41	57.34	109.69	76.49	34.86	38.81	35.55
Industry group **								
Agric., fish., forest.	242.60	535.61 *	965.62	720.76 *	625.63 *	361.57	459.47	483.59
Mining and manufacturing	43.58	308.46	275.65	78.64	56.43	52.76	114.17	41.41
Construction	179.70	292.66	341.63	447.92	255.89	193.95	113.40	272.08
Utilities and transp.	58.14	410.47	604.41 *	355.81	184.95	83.38	187.47	61.42
Wholesale trade	91.18	254.15	180.07	262.64	243.94	107.09	177.55	103.75
Fin. svcs. and real estate	72.52	201.86	354.23	195.42	187.89	83.23	187.87	75.94
Retail trade	68.92	283.17	131.07	171.57	266.61	109.41	138.22	99.79
Professional services	59.86	121.57	148.73	202.36	171.55	64.93	72.69	71.97
Other services	118.22	314.16	253.57	211.35	192.35	126.08	151.11	127.91
Ownership								
For profit, incorporated	35.80	102.98	52.02	130.92	81.91	40.76	39.53	42.45
For profit, unincorporated	113.25	276.37	264.00	283.23	319.12	223.43	210.65	113.69
Nonprofit	78.45	315.67	208.80	229.68	128.05	148.53	157.91	90.60
Unknown	176.56	1,639.57 *	.	439.31 *	444.06	166.31	705.21 *	170.08
Age of firm								
Less than 5 years	103.63	258.68	524.03	323.24	550.42	329.01	274.51	273.35
5-9 years	117.95	174.82	358.00	296.34	269.15	285.46	169.80	148.37
10-19 years	113.17	142.81	180.68	298.00	211.75	277.23	93.32	154.56
20 or more years	54.45	168.54	89.15	129.12	120.53	70.36	82.37	63.20
Unknown	51.14	.	.	838.09 *	384.78	49.04	995.91	51.26
Multi/single status								
2 or more locations	38.98	337.65	520.15	250.24	102.04	38.97	211.12	40.47
1 location only	50.18	92.23	63.14	97.21	147.11	348.71	39.44	99.01
Percent full-time employees								
Less than 25%	117.02	529.36	571.62	415.05	275.96	105.63	382.64	102.92
25-49 %	104.03	410.27	412.40	539.42	300.40	74.92	232.43	123.53
50-74 %	83.53	333.84	308.43	399.98	160.18	181.28	186.76	115.19
75% or more	32.64	59.93	80.68	112.41	77.16	32.18	48.07	35.64
Union presence								
No union employees	27.96	56.48	73.25	62.36	73.14	32.83	28.78	36.90
Has union employees	64.23	846.70 *	362.46	485.71 *	152.75	78.16	266.21	64.50
Unknown	138.16	326.58 *	687.60 *	648.36	454.34	157.01	558.30	151.57
Percent low wage employees								
50% or more low wage	98.44	312.16	263.18	250.59	202.98	154.25	153.51	127.22
Less than 50% low wage	47.25	74.77	56.24	111.53	99.66	70.50	44.24	62.22
Unknown	32.52	465.73 *	620.34	504.92	285.32	30.47	319.05	33.26

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.

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