

**Table I.E.2(2002) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	1,220	1,159	1,454	1,633	1,546	1,022	1,406	1,184
Industry group **								
Agric., fish., forest.	970	1,455	992 *	791 *	1,012	867	1,182	867
Mining and manufacturing	954	1,123	1,130	1,334	1,279	768	1,239	921
Construction	1,481	1,215	1,508	1,492	1,718	1,413	1,391	1,586
Utilities and transp.	935	877	738 *	1,505	1,176	837	1,151	916
Wholesale trade	1,210	1,476	1,439	1,665	1,351	809	1,643	1,063
Fin. svcs. and real estate	1,315	1,338	1,485	2,036	1,826	1,134	1,580	1,281
Retail trade	1,449	1,070	1,750	2,053	1,988	1,129	1,582	1,417
Professional services	1,245	1,011	1,595	1,754	1,568	1,072	1,341	1,228
Other services	1,413	1,151	1,360	1,585	1,671	1,325	1,330	1,429
Ownership								
For profit, incorporated	1,200	1,119	1,469	1,648	1,592	977	1,412	1,156
For profit, unincorporated	1,461	1,327	1,737	1,748	1,694	1,100	1,487	1,449
Nonprofit	1,261	1,129	1,084	1,524	1,317	1,200	1,305	1,255
Unknown	1,156	.	.	617 *	1,589	1,128	617 *	1,163
Age of firm								
Less than 5 years	1,336	1,263	1,582	1,567	1,405	796	1,464	1,215
5-9 years	1,259	953	1,500	1,801	1,160	1,061	1,309	1,224
10-19 years	1,657	1,267	1,521	1,821	1,824	1,539	1,483	1,770
20 or more years	1,245	1,166	1,398	1,557	1,528	1,029	1,387	1,217
Unknown	995	.	.	959 *	1,454	982	1,192 *	995
Multi/single status								
2 or more locations	1,131	1,119 *	1,594	1,536	1,545	1,016	1,422	1,123
1 location only	1,468	1,160	1,442	1,669	1,548	1,219	1,403	1,546
Percent full-time employees								
Less than 25%	1,128	1,568 *	1,071 *	1,722	1,300	976	1,714	1,026
25-49 %	1,366	1,894 *	1,475	1,901	1,363	1,231	1,591	1,329
50-74 %	1,382	1,170	1,279	1,568	1,834	1,239	1,325	1,395
75% or more	1,201	1,126	1,471	1,631	1,527	995	1,405	1,161
Union presence								
No union employees	1,379	1,175	1,554	1,764	1,641	1,166	1,487	1,350
Has union employees	861	889 *	236 *	701	1,134	839	575	879
Unknown	706	829 *	407 *	445 *	1,014	691	503 *	714
Percent low wage employees								
50% or more low wage	1,497	1,080	1,293	1,697	1,820	1,194	1,353	1,542
Less than 50% low wage	1,376	1,172	1,478	1,649	1,530	1,169	1,423	1,360
Unknown	934	1,118 *	1,199 *	883 *	1,206	920	1,022	933

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.E.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	20.33	57.31	59.02	44.64	44.20	31.22	24.09	24.66
Industry group **								
Agric., fish., forest.	162.77	432.84	513.72 *	327.68 *	297.96	249.48	312.40	191.82
Mining and manufacturing	36.76	319.58	104.49	103.00	119.75	53.90	84.99	42.47
Construction	58.76	195.17	186.97	120.60	371.47	183.04	104.35	160.05
Utilities and transp.	63.81	228.32	922.15 *	288.83	170.13	95.63	245.41	65.98
Wholesale trade	89.80	261.10	226.56	269.46	228.97	70.73	159.95	126.75
Fin. svcs. and real estate	55.86	194.73	211.04	151.80	126.69	52.97	119.36	64.85
Retail trade	57.37	264.29	260.05	102.30	150.98	56.07	170.11	55.55
Professional services	44.38	85.93	134.01	94.55	151.28	70.27	88.29	54.59
Other services	84.51	275.82	201.71	129.28	134.04	113.27	110.10	100.54
Ownership								
For profit, incorporated	23.72	53.06	68.67	57.37	46.44	31.00	36.13	29.80
For profit, unincorporated	89.11	174.57	243.75	158.23	226.98	168.11	130.98	110.03
Nonprofit	60.23	263.61	178.29	115.60	115.57	91.57	132.91	61.24
Unknown	92.32	.	.	263.15 *	338.05	87.62	263.15 *	90.33
Age of firm								
Less than 5 years	135.53	335.76	251.82	280.75	297.51	173.58	160.98	172.67
5-9 years	41.45	114.08	324.37	118.71	111.11	202.41	101.41	89.95
10-19 years	72.43	144.86	94.02	133.52	122.89	206.86	111.00	95.61
20 or more years	29.84	105.34	63.33	35.63	80.67	40.43	40.99	36.02
Unknown	51.15	.	.	412.02 *	278.73	53.05	450.06 *	51.33
Multi/single status								
2 or more locations	26.69	447.20 *	200.00	87.71	45.34	32.88	132.11	26.72
1 location only	37.31	66.54	54.65	50.24	89.19	353.99	25.43	75.48
Percent full-time employees								
Less than 25%	167.39	507.20 *	364.31 *	316.88	274.35	161.89	305.25	149.85
25-49 %	103.03	803.76 *	244.86	300.05	314.65	104.62	347.32	91.99
50-74 %	54.14	170.17	200.96	147.56	57.20	78.50	140.94	65.15
75% or more	20.40	65.19	57.55	45.34	49.65	33.05	28.64	24.78
Union presence								
No union employees	19.68	49.97	67.21	46.86	54.83	34.62	30.93	22.66
Has union employees	45.21	710.34 *	324.22 *	83.45	156.40	47.14	117.11	47.87
Unknown	69.55	535.03 *	176.54 *	389.88 *	276.90	75.31	191.32 *	70.59
Percent low wage employees								
50% or more low wage	46.18	202.43	174.54	132.79	92.66	92.17	107.75	68.81
Less than 50% low wage	33.97	72.26	59.20	35.16	54.43	43.37	27.32	47.46
Unknown	48.73	690.87 *	503.65 *	358.69 *	116.73	51.38	290.49	49.98

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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