

Table I.E.1(2002) Average total employee-plus-one premium (in dollars) per enrolled employee 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 | 6,043 | 6,389 | 6,201 | 6,100 | 6,156 | 5,950 | 6,307 | 5,991 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 5,421 | 7,122 | 5,521 | 4,797 | 5,519 | 5,070 | 6,243 | 5,022 |
| Mining and manufacturing | 5,924 | 5,515 | 5,935 | 5,799 | 6,357 | 5,822 | 5,909 | 5,926 |
| Construction | 5,964 | 5,785 | 6,038 | 6,139 | 5,756 | 5,961 | 6,114 | 5,790 |
| Utilities and transp. | 6,286 | 6,964 | 7,825 | 6,950 | 6,763 | 6,065 | 7,069 | 6,218 |
| Wholesale trade | 5,787 | 6,299 | 5,890 | 6,074 | 5,124 | 6,077 | 6,101 | 5,680 |
| Fin. svcs. and real estate | 6,120 | 7,305 | 5,783 | 6,794 | 6,099 | 5,996 | 6,628 | 6,054 |
| Retail trade | 5,720 | 5,496 | 5,854 | 5,832 | 6,088 | 5,578 | 5,747 | 5,714 |
| Professional services | 6,279 | 6,397 | 6,642 | 6,178 | 6,496 | 6,188 | 6,564 | 6,228 |
| Other services | 6,024 | 7,068 | 6,836 | 6,047 | 6,087 | 5,816 | 6,742 | 5,878 |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,957 | 6,301 | 6,103 | 6,000 | 6,013 | 5,886 | 6,203 | 5,905 |
| For profit, unincorporated | 6,020 | 6,212 | 6,250 | 6,174 | 5,884 | 5,883 | 6,214 | 5,927 |
| Nonprofit | 6,529 | 7,375 | 7,070 | 6,638 | 6,689 | 6,333 | 7,233 | 6,432 |
| Unknown | 6,025 | . | . | 5,928 * | 6,887 | 5,956 | 5,928 * | 6,026 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,838 | 5,941 | 5,693 | 5,689 | 6,448 | 5,228 | 5,717 | 5,953 |
| 5-9 years | 5,538 | 5,740 | 5,341 | 5,616 | 5,105 | 5,836 | 5,655 | 5,457 |
| 10-19 years | 6,036 | 6,556 | 6,151 | 6,034 | 5,891 | 5,820 | 6,402 | 5,797 |
| 20 or more years | 6,153 | 6,686 | 6,491 | 6,226 | 6,270 | 5,999 | 6,519 | 6,080 |
| Unknown | 5,955 | 5,448 * | . | 6,214 | 6,947 | 5,925 | 5,443 | 5,956 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 6,036 | 6,697 | 6,250 | 6,390 | 6,343 | 5,947 | 6,586 | 6,021 |
| 1 location only | 6,063 | 6,380 | 6,197 | 5,993 | 5,777 | 6,041 | 6,271 | 5,811 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,697 | 6,488 | 6,836 | 6,207 | 6,244 | 5,376 | 6,685 | 5,524 |
| 25-49 % | 6,122 | 7,245 | 7,061 | 6,118 | 6,418 | 5,841 | 6,953 | 5,985 |
| 50-74 % | 6,269 | 6,396 | 6,331 | 6,503 | 6,411 | 6,154 | 6,521 | 6,211 |
| 75% or more | 6,023 | 6,356 | 6,158 | 6,060 | 6,120 | 5,943 | 6,260 | 5,977 |
| Union presence | | | | | | | | |
| No union employees | 6,007 | 6,390 | 6,141 | 5,995 | 6,020 | 5,932 | 6,245 | 5,944 |
| Has union employees | 6,257 | 6,509 | 6,801 | 7,063 | 6,933 | 6,058 | 7,163 | 6,202 |
| Unknown | 5,822 | 6,070 | 7,470 | 5,422 | 5,961 | 5,800 | 6,084 | 5,812 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 5,640 | 6,244 | 6,075 | 5,711 | 5,560 | 5,424 | 6,198 | 5,465 |
| Less than 50% low wage | 6,154 | 6,394 | 6,193 | 6,165 | 6,260 | 6,019 | 6,314 | 6,098 |
| Unknown | 5,961 | 6,981 | 6,973 | 5,607 | 6,265 | 5,943 | 6,545 | 5,955 |

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.1(2002) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee 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 | 41.02 | 109.60 | 100.27 | 64.14 | 110.43 | 58.69 | 58.94 | 48.14 |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 316.19 | 955.30 | 888.04 | 723.77 | 399.45 | 1,017.00 | 220.32 | 413.77 |
| Mining and manufacturing | 70.43 | 300.12 | 241.76 | 142.49 | 176.90 | 70.71 | 101.96 | 72.43 |
| Construction | 146.85 | 312.02 | 279.69 | 243.07 | 208.57 | 423.63 | 99.77 | 193.20 |
| Utilities and transp. | 178.55 | 530.37 | 936.32 | 301.62 | 364.23 | 209.54 | 337.84 | 196.47 |
| Wholesale trade | 143.71 | 380.66 | 162.47 | 285.67 | 197.07 | 185.31 | 154.89 | 183.76 |
| Fin. svcs. and real estate | 105.44 | 232.42 | 395.59 | 251.48 | 295.31 | 93.09 | 222.63 | 102.46 |
| Retail trade | 91.86 | 437.65 | 267.49 | 138.53 | 297.40 | 109.01 | 161.32 | 112.05 |
| Professional services | 99.90 | 181.11 | 243.91 | 142.35 | 171.10 | 137.34 | 146.47 | 107.99 |
| Other services | 82.96 | 246.70 | 403.08 | 190.58 | 230.16 | 84.79 | 152.94 | 116.48 |
| Ownership | | | | | | | | |
| For profit, incorporated | 42.48 | 146.43 | 149.23 | 67.19 | 119.08 | 63.65 | 71.75 | 49.68 |
| For profit, unincorporated | 165.49 | 202.51 | 382.09 | 253.45 | 330.21 | 344.46 | 128.55 | 224.33 |
| Nonprofit | 58.14 | 384.28 | 378.13 | 208.41 | 182.33 | 103.28 | 203.99 | 61.66 |
| Unknown | 162.37 | . | . | 1,791.98 * | 414.44 | 176.77 | 1,791.98 * | 162.79 |
| Age of firm | | | | | | | | |
| Less than 5 years | 149.94 | 382.76 | 289.02 | 374.19 | 975.90 | 629.54 | 225.82 | 486.21 |
| 5-9 years | 144.03 | 206.16 | 257.05 | 186.28 | 347.64 | 338.94 | 132.71 | 244.21 |
| 10-19 years | 90.81 | 175.59 | 163.26 | 154.52 | 142.50 | 335.72 | 110.67 | 131.13 |
| 20 or more years | 38.18 | 169.62 | 108.98 | 70.30 | 111.68 | 68.61 | 66.84 | 48.83 |
| Unknown | 78.65 | 1,722.81 * | . | 1,329.43 | 372.90 | 88.75 | 1,413.78 | 78.82 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 51.27 | 954.76 | 415.05 | 128.28 | 136.16 | 60.50 | 222.47 | 51.21 |
| 1 location only | 39.56 | 112.52 | 120.94 | 95.47 | 109.19 | 335.68 | 62.73 | 74.57 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 143.63 | 490.51 | 1,516.34 | 636.82 | 701.09 | 123.93 | 405.16 | 170.42 |
| 25-49 % | 78.93 | 747.37 | 835.03 | 226.49 | 236.23 | 152.27 | 512.78 | 115.79 |
| 50-74 % | 110.89 | 420.36 | 261.24 | 173.05 | 141.24 | 166.46 | 202.16 | 118.33 |
| 75% or more | 41.38 | 110.61 | 109.09 | 57.97 | 114.96 | 57.15 | 57.58 | 47.64 |
| Union presence | | | | | | | | |
| No union employees | 61.69 | 118.56 | 94.56 | 78.62 | 103.39 | 91.01 | 56.37 | 77.18 |
| Has union employees | 100.35 | 411.19 | 968.81 | 279.10 | 252.32 | 133.71 | 213.08 | 113.30 |
| Unknown | 100.30 | 794.71 | 1,510.03 | 418.21 | 416.97 | 105.28 | 490.42 | 107.99 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 80.47 | 365.73 | 348.12 | 205.47 | 240.61 | 162.72 | 169.92 | 120.89 |
| Less than 50% low wage | 46.48 | 110.25 | 116.63 | 75.37 | 134.40 | 79.70 | 70.55 | 64.01 |
| Unknown | 77.60 | 854.79 | 947.08 | 370.40 | 362.66 | 82.71 | 356.12 | 77.18 |

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.

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