

**Table I.D.2.a(2013) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013**

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	4,770	3,525	4,303	4,880	5,435	4,628	4,145	4,916
Industry group **								
Agric., fish., forest.	2,768	--	--	--	--	--	--	3,843
Mining and manufacturing	4,709	3,569 *	3,314	3,884	5,904	4,729	3,052	5,018
Construction	3,403	2,873 *	3,884	3,546 *	3,198 *	5,446	3,508	3,299
Utilities and transp.	4,198	5,317 *	3,107 *	4,786	3,863	4,633	3,712 *	4,293
Wholesale trade	5,147	3,461 *	5,171	6,487	4,593 *	4,510	5,195	5,123
Fin. svcs. and real estate	5,307	4,708	3,580 *	7,283	5,728	5,154	4,816	5,367
Retail trade	5,588	4,981 *	4,260 *	6,147	6,251	5,344	5,333	5,691
Professional services	4,514	3,353	5,671	4,920	5,291	4,226	4,495	4,517
Other services	5,347	3,111 *	3,779	4,937	6,592	5,283	3,673	5,877
Ownership								
For profit, incorporated	4,839	3,310	4,500	4,982	5,297	4,841	4,210	5,017
For profit, unincorporated	4,952	4,858	3,469 *	5,046	6,257	4,232	4,184	5,276
Nonprofit	4,517	937 *	3,918	4,138	5,397	4,296	3,498 *	4,588
Age of firm								
Less than 5 years	4,293	3,702 *	4,450	2,802 *	6,573	3,427	3,500	6,114
5-9 years	5,099	4,749	5,110	5,520	4,961	4,837	5,079	5,129
10-19 years	4,647	3,112	4,768	4,485	5,557	4,125	4,328	4,850
20 or more years	4,787	3,238	3,857	5,074	5,396	4,645	3,951	4,902
Multi/single status								
2 or more locations	4,719	1,804 *	4,040	5,837	4,826	4,627	4,043	4,737
1 location only	4,866	3,581	4,318	4,603	6,363	4,670	4,155	5,586
Percent full-time employees								
Less than 25%	5,634	9,384 *	6,294 *	4,557	7,288	4,807	6,525	5,076
25-49 %	3,685	2,285 *	7,153	2,487 *	4,376	3,777	3,468 *	3,762
50-74 %	4,563	3,801 *	4,140	3,646 *	6,583	4,288	4,271	4,621
75% or more	4,840	3,450	4,168	5,153	5,338	4,731	4,109	5,010
Union presence								
No union employees	5,028	3,558	4,424	5,291	5,746	4,814	4,265	5,295
Has union employees	3,805	2,111 *	2,793 *	2,018 *	4,225	4,009	2,287 *	3,918
Unknown	4,868	5,930 *	7,704 *	11,907	3,876 *	4,865	7,159 *	4,844
Percent low wage employees								
50% or more low wage	4,326	1,344 *	4,325	4,489	5,544	4,264	2,733	4,679
Less than 50% low wage	4,817	3,856	4,301	4,908	5,425	4,674	4,287	4,941

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.a(2013) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013**

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	162.41	448.20	422.54	352.66	278.97	202.61	315.64	182.70
Industry group **								
Agric., fish., forest.	756.43	--	--	--	--	--	--	946.53
Mining and manufacturing	315.50	1,726.44 *	583.83	452.01	758.90	469.30	176.20	329.20
Construction	672.80	1,179.76 *	1,144.81	1,269.64 *	1,660.30 *	1,561.06	912.37	827.18
Utilities and transp.	395.89	1,678.20 *	1,393.48 *	1,248.43	547.22	452.33	1,391.50 *	315.41
Wholesale trade	337.45	1,237.28 *	932.97	903.18	1,473.22 *	478.84	451.71	457.58
Fin. svcs. and real estate	482.51	1,153.66	2,219.17 *	1,043.92	654.58	651.19	1,063.88	497.31
Retail trade	409.54	1,784.17 *	1,396.48 *	1,154.30	612.51	403.63	1,230.04	471.22
Professional services	186.71	933.40	558.01	902.28	222.25	267.82	645.54	195.25
Other services	433.43	1,002.87 *	839.33	852.45	843.90	457.95	641.75	555.93
Ownership								
For profit, incorporated	266.56	489.49	421.36	400.00	385.97	279.17	222.53	311.64
For profit, unincorporated	375.36	1,261.33	1,391.89 *	1,312.19	573.56	259.24	790.40	330.56
Nonprofit	211.56	361.25 *	987.56	965.32	418.28	258.38	1,098.28 *	256.67
Age of firm								
Less than 5 years	662.16	1,298.46 *	886.80	1,236.24 *	868.77	801.59	826.13	722.07
5-9 years	605.85	1,286.94	1,398.46	873.63	448.97	1,193.37	823.98	585.74
10-19 years	262.84	741.61	753.70	612.44	676.89	687.00	347.36	515.71
20 or more years	175.86	745.64	447.41	401.57	280.89	211.93	385.24	189.91
Multi/single status								
2 or more locations	200.26	541.95 *	1,090.94	722.12	267.70	219.31	795.58	200.57
1 location only	294.58	462.79	436.84	297.24	569.41	726.56	327.33	391.77
Percent full-time employees								
Less than 25%	618.45	2,975.66 *	2,082.07 *	1,200.88	1,068.26	551.36	1,731.83	461.52
25-49 %	572.30	904.33 *	1,380.65	1,015.70 *	734.63	420.18	1,077.70 *	562.62
50-74 %	278.55	1,730.68 *	829.57	1,118.39 *	731.85	328.04	823.70	271.05
75% or more	200.60	430.81	457.38	312.83	303.27	234.74	270.35	220.19
Union presence								
No union employees	189.63	512.51	449.59	349.91	254.91	266.03	339.97	219.23
Has union employees	251.95	2,244.66 *	1,250.99 *	901.44 *	677.25	152.17	743.24 *	254.75
Unknown	437.45	2,138.39 *	2,436.22 *	3,556.61	1,380.70 *	424.68	2,248.85 *	427.89
Percent low wage employees								
50% or more low wage	317.72	500.91 *	773.88	734.69	439.07	392.85	374.09	341.02
Less than 50% low wage	180.83	512.65	430.94	348.32	311.90	207.38	319.54	204.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

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