

**Table I.D.2(2010) 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, 2010**

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	3,721	3,208	4,427	4,574	4,050	3,443	4,117	3,649
Industry group **								
Agric., fish., forest.	3,302	--	--	--	--	--	2,993	3,505
Mining and manufacturing	3,050	2,993	3,940	3,625	3,517	2,721	3,885	2,952
Construction	4,079	3,626	3,872	4,649	4,038	3,840	4,145	4,023
Utilities and transp.	3,158	2,345 *	3,362	4,380	3,331	3,057	2,877	3,180
Wholesale trade	3,457	2,508	4,346	4,404	3,651	3,025	3,970	3,331
Fin. svcs. and real estate	3,858	3,857	4,628	4,052	4,382	3,702	4,011	3,841
Retail trade	4,167	2,283	4,571	6,143	5,655	3,634	4,290	4,141
Professional services	3,919	3,450	4,941	4,920	4,421	3,559	4,492	3,825
Other services	4,123	3,070	4,421	4,463	3,753	4,283	3,970	4,164
Ownership								
For profit, incorporated	3,735	3,365	4,335	4,643	4,100	3,441	4,176	3,652
For profit, unincorporated	3,906	3,238	5,349	4,780	4,146	3,469	4,303	3,795
Nonprofit	3,518	1,319	3,624	3,936	3,790	3,436	3,237	3,544
Age of firm								
Less than 5 years	4,371	4,247	5,241	4,454	5,535	3,088	4,477	4,278
5-9 years	4,021	2,961	5,130	3,999	3,680	4,639	4,027	4,014
10-19 years	4,120	3,607	4,434	5,024	4,069	3,749	4,299	4,027
20 or more years	3,639	2,863	4,160	4,541	4,038	3,409	4,026	3,593
Multi/single status								
2 or more locations	3,584	2,448 *	4,613	4,386	4,050	3,447	4,480	3,568
1 location only	4,069	3,221	4,418	4,633	4,049	3,372	4,084	4,053
Percent full-time employees								
Less than 25%	4,016	3,017 *	4,812 *	5,003	3,994	3,779	3,957	4,036
25-49 %	4,270	2,890 *	3,404	3,998	3,668	4,836	3,231	4,507
50-74 %	3,393	2,554	4,372	5,181	4,429	3,092	3,594	3,363
75% or more	3,743	3,353	4,458	4,543	4,030	3,455	4,214	3,657
Union presence								
No union employees	4,008	3,281	4,631	4,786	4,345	3,572	4,278	3,930
Has union employees	2,687	2,176	1,737	2,912	2,353	2,768	2,184	2,718
Unknown	3,919	3,175 *	5,540	3,660	4,552	3,892	4,488	3,908
Percent low wage employees								
50% or more low wage	4,014	2,581	3,917	4,689	4,258	3,984	3,564	4,092
Less than 50% low wage	3,684	3,305	4,478	4,561	4,024	3,372	4,183	3,592

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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(2010) 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, 2010**

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	52.83	93.97	171.13	125.71	111.09	80.11	62.95	60.96
Industry group **								
Agric., fish., forest.	452.84	--	--	--	--	--	691.17	383.17
Mining and manufacturing	82.48	571.87	608.54	215.23	208.63	109.82	325.44	82.53
Construction	284.40	710.01	447.25	358.17	930.45	477.93	332.47	355.79
Utilities and transp.	143.49	1,091.62 *	712.06	1,073.91	468.24	203.04	326.28	177.20
Wholesale trade	81.71	410.78	368.16	280.09	142.91	129.16	348.21	81.04
Fin. svcs. and real estate	125.27	395.77	462.91	360.02	310.47	189.69	197.73	132.82
Retail trade	115.86	546.55	349.64	300.06	387.44	129.09	276.15	147.55
Professional services	122.14	342.80	354.86	261.45	240.20	169.45	85.02	144.04
Other services	84.74	347.05	548.45	267.55	366.98	148.80	271.51	98.14
Ownership								
For profit, incorporated	60.06	152.80	185.28	147.11	155.81	65.22	83.33	67.58
For profit, unincorporated	86.93	248.80	593.25	319.90	237.62	142.80	226.39	99.19
Nonprofit	127.50	378.07	813.16	274.68	182.77	200.27	421.39	146.77
Age of firm								
Less than 5 years	411.90	464.42	695.83	553.13	796.56	380.90	289.69	698.02
5-9 years	197.83	361.58	529.45	364.87	364.53	392.42	313.94	214.20
10-19 years	184.40	368.49	514.94	301.22	307.58	295.64	157.25	256.66
20 or more years	62.13	114.59	299.56	118.25	115.53	93.91	118.65	65.43
Multi/single status								
2 or more locations	67.16	805.98 *	457.53	217.69	114.89	86.85	293.05	66.61
1 location only	87.63	91.61	178.63	136.04	146.65	443.73	50.45	175.50
Percent full-time employees								
Less than 25%	226.18	1,033.73 *	1,556.15 *	513.76	622.09	292.79	584.30	212.53
25-49 %	205.06	929.06 *	528.97	474.16	521.94	231.73	325.78	204.86
50-74 %	155.20	345.93	753.74	473.77	88.77	179.20	252.06	168.04
75% or more	51.21	156.14	177.11	150.08	135.11	79.07	75.63	58.19
Union presence								
No union employees	52.71	102.71	161.38	128.80	107.87	88.04	79.93	63.06
Has union employees	93.45	333.95	350.30	381.55	184.73	117.38	231.93	96.38
Unknown	189.12	2,702.19 *	1,133.14	1,015.19	609.34	189.15	682.90	193.86
Percent low wage employees								
50% or more low wage	83.32	443.29	464.89	287.45	217.57	127.60	292.80	54.71
Less than 50% low wage	64.73	115.04	171.09	146.91	128.18	87.84	76.39	71.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

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