

**Table I.D.2.a(2010) 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, 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	3,812	2,960	4,366	4,794	4,037	3,471	4,116	3,727
Industry group **								
Agric., fish., forest.	4,048	--	--	--	--	--	4,148	3,722
Mining and manufacturing	3,370	3,232 *	5,302	3,674	3,168	3,016	4,465	3,052
Construction	3,922	2,284 *	4,598	3,816	5,354	7,313	3,611	4,350
Utilities and transp.	3,310	1,558 *	1,262 *	5,658	3,058	3,377	1,911 *	3,498
Wholesale trade	3,631	1,795 *	4,168	4,922	3,692	3,099	3,921	3,464
Fin. svcs. and real estate	3,637	4,607	4,331	4,146	3,549	3,521	4,528	3,542
Retail trade	4,785	1,187 *	4,381	6,956	6,092	3,550	4,175	5,090
Professional services	3,780	3,272	4,606	5,716	4,493	3,200	4,364	3,685
Other services	4,289	3,572	3,896	4,413	3,722	4,763	4,135	4,358
Ownership								
For profit, incorporated	3,941	3,064	4,528	4,965	3,964	3,644	4,255	3,835
For profit, unincorporated	3,720	2,509	3,875	4,492	4,608	3,305	3,508	3,812
Nonprofit	3,458	2,908 *	3,389	4,245	4,003	3,109	3,903	3,427
Age of firm								
Less than 5 years	4,458	4,787 *	6,172	4,002	5,656	3,096	5,248	3,865
5-9 years	3,378	2,004	4,050	4,104	3,305	4,322	3,499	3,168
10-19 years	4,309	3,279	4,402	5,065	4,748	3,989	4,429	4,213
20 or more years	3,743	2,763	4,225	4,850	3,962	3,436	4,015	3,694
Multi/single status								
2 or more locations	3,719	2,143 *	3,987	5,586	4,218	3,487	4,902	3,691
1 location only	3,949	2,981	4,381	4,621	3,812	3,307	4,062	3,834
Percent full-time employees								
Less than 25%	4,177	2,494 *	3,684 *	4,433 *	3,606 *	5,615	3,492	4,959
25-49 %	5,377	4,794	2,758 *	4,027	4,366	6,652	3,920	5,858
50-74 %	3,693	1,700 *	3,278	5,370	4,402	3,729	2,759	4,018
75% or more	3,762	3,154	4,589	4,809	4,001	3,312	4,339	3,611
Union presence								
No union employees	4,148	3,014	4,451	5,198	4,117	3,871	4,238	4,112
Has union employees	2,510	649 *	1,618 *	1,725 *	2,976	2,575	1,132 *	2,600
Unknown	3,969	8,013 *	8,019	2,702 *	6,481	3,736	6,708	3,855
Percent low wage employees								
50% or more low wage	4,223	1,666	3,842	5,746	3,603	4,761	3,196	4,555
Less than 50% low wage	3,765	3,185	4,425	4,693	4,094	3,342	4,235	3,636

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.a(2010) 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, 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	69.41	259.80	284.58	270.80	149.07	138.32	170.10	58.45
Industry group **								
Agric., fish., forest.	919.58	--	--	--	--	--	972.99	898.33
Mining and manufacturing	139.00	1,121.74 *	878.96	317.35	428.68	254.91	596.07	168.61
Construction	373.14	963.44 *	706.25	930.79	883.54	1,843.93	449.17	663.13
Utilities and transp.	295.34	1,555.34 *	1,469.20 *	1,329.62	500.33	335.56	1,074.83 *	294.77
Wholesale trade	441.99	577.25 *	985.36	741.75	698.68	498.66	677.53	321.32
Fin. svcs. and real estate	228.43	982.35	871.60	996.76	452.20	182.72	617.81	174.30
Retail trade	193.60	2,546.14 *	504.63	1,135.51	450.24	205.84	542.06	338.87
Professional services	123.72	562.71	518.79	309.24	329.76	249.65	312.25	125.80
Other services	118.78	557.99	639.81	527.23	368.55	382.70	371.15	253.55
Ownership								
For profit, incorporated	120.10	304.07	295.49	307.31	195.23	232.74	175.43	129.30
For profit, unincorporated	236.83	456.30	449.85	748.35	636.94	291.69	345.05	279.46
Nonprofit	155.12	1,752.65 *	883.07	344.47	268.28	257.93	508.45	147.94
Age of firm								
Less than 5 years	1,153.21	1,533.01 *	1,252.55	843.42	892.95	871.05	1,277.65	884.74
5-9 years	267.75	447.80	865.80	776.78	594.28	452.48	355.62	456.61
10-19 years	270.07	669.23	326.62	389.36	422.23	485.92	283.70	443.36
20 or more years	89.33	357.87	394.44	312.85	207.83	164.64	202.08	82.26
Multi/single status								
2 or more locations	122.77	942.72 *	831.28	285.79	210.61	171.72	620.14	114.73
1 location only	113.99	265.94	300.79	278.04	274.01	899.74	143.31	211.93
Percent full-time employees								
Less than 25%	900.85	1,089.99 *	1,337.52 *	1,405.25 *	1,291.52 *	1,178.07	946.60	1,170.72
25-49 %	751.44	1,257.16	923.39 *	943.54	620.75	1,105.22	640.13	842.34
50-74 %	260.49	550.44 *	684.72	553.61	471.95	280.04	559.00	278.89
75% or more	64.95	292.30	309.28	330.48	210.09	151.83	161.31	72.83
Union presence								
No union employees	58.56	264.60	240.81	241.42	130.02	146.40	193.09	71.20
Has union employees	189.25	547.91 *	910.24 *	524.12 *	649.42	259.15	417.02 *	211.94
Unknown	354.05	2,635.47 *	1,541.56	1,137.40 *	1,285.70	334.18	873.92	378.68
Percent low wage employees								
50% or more low wage	331.19	410.76	785.27	377.65	453.04	702.84	393.66	331.14
Less than 50% low wage	70.74	319.02	323.92	299.57	147.53	133.92	187.43	68.78

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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