

**Table I.D.2(2012) 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, 2012**

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	4,236	3,346	4,558	4,964	4,674	4,023	4,366	4,215
Industry group **								
Agric., fish., forest.	2,810	--	--	--	--	--	1,385 *	3,675
Mining and manufacturing	3,321	4,583	3,375	4,428	3,605	3,036	4,408	3,226
Construction	3,955	3,132	4,731	4,055	3,636	4,252	3,878	4,017
Utilities and transp.	3,659	2,082 *	3,890	4,414	4,177	3,534	4,033	3,633
Wholesale trade	4,256	2,554	4,329	5,527	4,613	3,900	4,560	4,192
Fin. svcs. and real estate	4,402	3,054	5,287	4,339	5,040	4,294	4,320	4,410
Retail trade	4,830	3,180	5,219	6,697	6,312	4,400	5,159	4,780
Professional services	4,579	4,411	5,065	5,392	5,320	4,239	4,980	4,521
Other services	4,638	2,237	3,897	5,141	4,852	4,780	3,655	4,859
Ownership								
For profit, incorporated	4,212	3,554	4,593	4,923	4,696	3,989	4,454	4,173
For profit, unincorporated	4,577	3,101	4,593	5,611	5,036	4,334	4,402	4,616
Nonprofit	4,093	1,949	4,176	4,500	4,367	3,994	3,600	4,137
Age of firm								
Less than 5 years	4,642	3,714	4,209	5,481	5,202	3,503	4,333	4,903
5-9 years	4,597	3,600	4,068	5,633	4,788	4,287	4,364	4,803
10-19 years	4,947	3,595	5,128	5,239	5,659	4,375	4,556	5,210
20 or more years	4,121	2,809	4,507	4,656	4,441	4,013	4,263	4,110
Multi/single status								
2 or more locations	4,132	2,486	4,628	5,006	4,561	4,025	4,684	4,123
1 location only	4,530	3,355	4,553	4,953	4,836	3,952	4,339	4,705
Percent full-time employees								
Less than 25%	4,217	2,825 *	4,089 *	3,251	3,628	4,790	3,483	4,372
25-49 %	4,718	3,384	4,145	4,418	4,736	4,873	4,003	4,822
50-74 %	4,652	4,037	4,336	5,487	5,764	4,429	4,660	4,651
75% or more	4,164	3,225	4,604	4,963	4,599	3,918	4,361	4,134
Union presence								
No union employees	4,437	3,538	4,725	5,087	4,873	4,046	4,545	4,409
Has union employees	3,517	1,085 *	2,622	3,116	3,705	3,564	2,228	3,581
Unknown	4,453	2,492 *	4,201	6,663	4,222	4,448	4,726	4,451
Percent low wage employees								
50% or more low wage	4,735	2,726	5,123	6,065	5,245	4,544	4,787	4,728
Less than 50% low wage	4,170	3,417	4,510	4,856	4,605	3,947	4,322	4,145

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

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	68.92	207.23	253.29	119.29	97.24	83.62	135.40	77.86
Industry group **								
Agric., fish., forest.	460.67	--	--	--	--	--	500.96 *	523.29
Mining and manufacturing	99.88	770.32	470.18	415.21	241.53	137.59	407.03	106.72
Construction	137.03	413.81	443.70	364.91	427.26	357.13	194.27	227.65
Utilities and transp.	158.53	1,029.75 *	970.81	1,052.68	844.68	140.93	1,180.07	183.08
Wholesale trade	158.00	763.92	505.78	585.74	414.69	207.73	360.50	190.60
Fin. svcs. and real estate	126.31	585.44	869.65	340.02	159.71	196.45	425.67	143.23
Retail trade	110.50	836.12	593.07	297.73	397.28	155.11	511.90	113.60
Professional services	145.00	324.25	479.60	170.17	205.80	149.93	336.17	147.10
Other services	123.93	246.14	508.29	262.21	366.18	175.82	210.54	148.64
Ownership								
For profit, incorporated	80.05	160.46	259.91	150.02	145.18	101.97	139.09	91.74
For profit, unincorporated	204.04	641.92	954.50	269.82	357.16	170.78	544.31	160.21
Nonprofit	74.47	422.76	752.71	346.64	251.09	82.66	184.83	74.05
Age of firm								
Less than 5 years	133.92	323.15	544.83	379.92	854.98	640.63	183.89	389.50
5-9 years	271.60	448.44	511.27	565.94	391.35	564.54	276.70	370.26
10-19 years	143.54	257.98	420.98	301.82	403.81	240.00	231.80	197.49
20 or more years	74.11	348.17	297.42	167.30	136.38	87.64	187.06	80.51
Multi/single status								
2 or more locations	73.78	711.95	422.45	239.58	139.50	86.00	495.52	76.85
1 location only	102.88	208.60	260.29	141.14	211.02	187.88	159.32	128.26
Percent full-time employees								
Less than 25%	346.93	1,364.26 *	1,231.89 *	630.23	934.49	365.15	944.02	354.64
25-49 %	219.37	649.74	1,009.46	574.98	283.65	200.93	482.27	196.15
50-74 %	154.72	659.11	595.38	505.91	570.97	182.20	350.51	194.30
75% or more	82.39	236.54	268.34	137.42	134.94	92.98	143.49	90.84
Union presence								
No union employees	65.24	236.60	280.03	121.46	136.68	96.49	162.07	81.96
Has union employees	134.20	444.81 *	670.95	462.94	577.25	117.11	459.95	139.01
Unknown	124.65	1,283.25 *	1,246.21	1,143.78	723.38	109.70	975.71	122.94
Percent low wage employees								
50% or more low wage	85.14	562.83	745.84	656.33	255.66	115.08	395.73	93.40
Less than 50% low wage	86.34	228.55	271.75	121.63	127.83	98.81	123.67	96.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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