

Table I.E.2(2012) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	2,824	2,312	3,167	3,411	3,243	2,606	3,004	2,797
Industry group **								
Agric., fish., forest.	2,157	--	--	--	--	--	1,186	2,618
Mining and manufacturing	2,295	2,202 *	3,024	3,015	2,383	2,088	2,982	2,226
Construction	3,346	2,503	3,740	3,620	3,482	2,994	3,287	3,399
Utilities and transp.	2,550	2,233	3,899	3,131	3,151	2,378	3,090	2,511
Wholesale trade	2,760	2,202	3,093	3,585	3,119	2,313	3,190	2,668
Fin. svcs. and real estate	2,902	2,284	3,569	3,500	3,339	2,752	3,130	2,884
Retail trade	3,247	1,443 *	3,942	4,366	4,130	2,893	3,404	3,218
Professional services	2,911	2,738	2,943	3,469	3,561	2,656	3,061	2,892
Other services	3,093	2,089	2,519	3,168	3,553	3,121	2,510	3,220
Ownership								
For profit, incorporated	2,805	2,353	3,280	3,407	3,244	2,581	3,077	2,762
For profit, unincorporated	3,112	2,213 *	3,100	3,803	3,540	2,867	2,908	3,150
Nonprofit	2,704	2,159	2,285	3,018	3,055	2,557	2,613	2,712
Age of firm								
Less than 5 years	3,134	2,691	2,963	3,746	3,293	2,085	3,192	3,083
5-9 years	3,059	1,957	2,662	3,712	3,196	3,077	2,649	3,334
10-19 years	3,189	2,289	3,345	3,659	3,437	2,700	2,968	3,313
20 or more years	2,760	2,354	3,248	3,222	3,205	2,603	3,080	2,733
Multi/single status								
2 or more locations	2,725	3,406	2,793	3,327	3,229	2,610	2,924	2,722
1 location only	3,113	2,297	3,208	3,433	3,263	2,454	3,012	3,200
Percent full-time employees								
Less than 25%	2,741	1,821	2,660	3,029	3,360	2,669	2,475	2,823
25-49 %	3,281	3,720	2,429	2,893	3,574	3,308	2,890	3,329
50-74 %	3,110	2,212	3,496	3,359	3,801	2,979	2,881	3,144
75% or more	2,770	2,302	3,175	3,438	3,175	2,521	3,035	2,730
Union presence								
No union employees	2,988	2,339	3,195	3,456	3,330	2,693	3,035	2,977
Has union employees	2,393	1,313	2,568	2,618	2,634	2,357	2,334	2,395
Unknown	2,727	1,444 *	3,291	3,679	3,071	2,712	2,540	2,728
Percent low wage employees								
50% or more low wage	3,065	1,774	3,733	3,589	3,118	3,030	2,903	3,086
Less than 50% low wage	2,791	2,390	3,107	3,393	3,261	2,545	3,016	2,757

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.E.2(2012) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	45.60	146.95	201.59	85.23	92.32	48.26	87.28	46.38
Industry group **								
Agric., fish., forest.	227.04	--	--	--	--	--	287.89	363.65
Mining and manufacturing	71.00	1,055.69 *	344.05	261.21	114.00	103.17	295.06	64.28
Construction	139.95	456.66	243.31	210.83	353.45	278.57	141.70	188.27
Utilities and transp.	66.27	534.30	774.80	513.68	388.17	54.13	310.88	63.87
Wholesale trade	94.28	632.42	250.32	317.57	256.50	101.22	219.06	95.48
Fin. svcs. and real estate	98.69	353.42	647.46	248.28	94.06	143.28	215.36	108.01
Retail trade	83.46	437.81 *	574.53	213.44	250.33	88.96	333.00	80.65
Professional services	97.67	245.97	220.76	110.75	178.98	106.16	139.70	100.27
Other services	81.84	367.99	312.90	181.70	255.11	109.02	174.27	82.99
Ownership								
For profit, incorporated	50.13	185.88	220.17	106.45	89.85	62.34	89.89	53.04
For profit, unincorporated	110.15	821.13 *	417.22	174.20	277.91	101.08	397.04	87.34
Nonprofit	60.40	347.44	336.39	148.24	163.41	56.61	119.88	63.96
Age of firm								
Less than 5 years	235.18	683.18	364.41	315.39	471.17	491.57	309.66	262.58
5-9 years	108.66	257.50	217.52	225.84	163.92	355.92	148.17	164.48
10-19 years	63.49	272.46	310.36	228.82	143.29	138.87	168.47	88.17
20 or more years	53.09	271.14	272.03	107.38	112.56	51.01	171.98	51.57
Multi/single status								
2 or more locations	46.37	835.10	320.35	194.19	107.04	48.48	174.65	46.90
1 location only	64.44	147.07	226.48	91.23	100.35	177.29	100.30	70.41
Percent full-time employees								
Less than 25%	141.75	520.99	717.93	638.03	249.54	60.81	480.38	71.06
25-49 %	92.56	792.54	543.96	174.91	301.22	129.73	341.82	84.83
50-74 %	97.32	193.53	344.54	323.60	224.00	150.15	186.16	112.53
75% or more	49.21	182.85	204.65	96.35	107.68	54.50	88.37	50.09
Union presence								
No union employees	39.26	140.39	204.72	89.41	84.66	37.54	89.12	39.62
Has union employees	83.10	362.35	597.12	344.73	282.08	79.08	358.63	80.92
Unknown	68.60	583.41 *	922.86	763.33	600.67	66.13	536.95	66.28
Percent low wage employees								
50% or more low wage	80.64	448.51	589.66	378.43	174.63	100.27	348.10	79.48
Less than 50% low wage	50.39	135.31	204.23	85.78	99.48	59.82	73.96	52.97

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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** 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.