

**Table I.D.2 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, 2015**

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	4,710	3,635	4,934	5,389	5,143	4,531	4,587	4,728
Industry group **								
Agric., fish., forest.	3,660	--	--	--	--	--	4,632	3,337
Mining and manufacturing	4,025	2,880	4,780	4,829	4,303	3,722	4,121	4,017
Construction	3,909	3,881	4,558	3,389	3,688	4,735	3,869	3,933
Utilities and transp.	4,139	--	5,404	3,881	5,116	3,969	4,613	4,098
Wholesale trade	4,452	2,340	4,086	4,852	5,545	4,165	3,866	4,580
Fin. svcs. and real estate	4,925	4,084	3,888	5,934	5,269	4,859	4,695	4,942
Retail trade	5,556	3,561 *	6,535	8,090	8,033	4,862	5,603	5,548
Professional services	4,957	3,417	5,449	6,618	5,778	4,602	5,055	4,945
Other services	5,150	4,266	4,769	5,116	5,387	5,226	4,719	5,244
Ownership								
For profit, incorporated	4,671	3,616	4,837	5,404	5,044	4,510	4,547	4,688
For profit, unincorporated	5,309	4,046	5,363	6,327	5,380	5,185	5,183	5,341
Nonprofit	4,529	2,934	5,086	4,176	5,348	4,358	3,891	4,580
Age of firm								
Less than 5 years	5,108	4,039	5,471	6,023	5,131	3,906	5,016	5,260
5-9 years	5,039	4,431	4,066	7,337	4,306	5,234	4,980	5,086
10-19 years	4,967	2,895	6,315	5,481	5,509	3,974	5,005	4,949
20 or more years	4,656	3,571	4,197	5,036	5,138	4,552	4,175	4,694
Multi/single status								
2 or more locations	4,670	--	4,950	5,622	5,269	4,532	5,007	4,666
1 location only	4,832	3,636	4,932	5,325	4,966	4,499	4,556	5,079
Percent full-time employees								
Less than 25%	5,380	4,767	--	5,789	6,218	4,949	5,528	5,323
25-49 %	5,198	5,796	3,929	5,504	5,163	5,204	5,512	5,153
50-74 %	4,723	3,492	5,121	5,256	6,436	4,502	4,538	4,748
75% or more	4,684	3,488	4,922	5,391	5,056	4,506	4,535	4,705
Union presence								
No union employees	5,076	3,835	5,255	5,939	5,535	4,829	4,953	5,098
Has union employees	3,646	1,436 *	1,787 *	1,586	3,204	3,909	1,329	3,767
Percent low-wage employees								
50% or more low-wage	5,354	4,852	4,530	6,796	5,711	5,168	5,470	5,341
Less than 50% low-wage	4,658	3,520	4,947	5,305	5,100	4,474	4,532	4,676

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 few 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 Standard errors 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, 2015**

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	56.20	307.93	255.12	186.18	138.80	69.38	155.94	60.27
Industry group **								
Agric., fish., forest.	505.14	--	--	--	--	--	913.75	571.55
Mining and manufacturing	111.73	763.57	596.57	348.40	256.06	128.00	322.73	118.01
Construction	287.57	1,120.38	734.73	441.62	544.78	490.07	504.77	345.81
Utilities and transp.	186.71	--	1,255.61	1,048.65	430.12	204.45	861.40	189.11
Wholesale trade	147.27	534.23	565.74	474.61	391.47	148.85	343.39	161.29
Fin. svcs. and real estate	138.99	945.71	709.92	833.97	397.29	155.12	526.86	143.95
Retail trade	153.98	1,169.66 *	1,469.76	546.99	720.90	98.48	684.78	141.73
Professional services	119.50	522.68	499.04	358.23	260.69	152.86	295.31	129.22
Other services	170.06	607.35	627.07	479.54	370.82	232.66	363.81	193.33
Ownership								
For profit, incorporated	64.95	374.25	280.90	222.00	169.69	78.72	181.36	69.57
For profit, unincorporated	187.03	697.84	591.71	480.16	462.78	234.68	382.01	213.82
Nonprofit	139.17	788.64	1,240.48	433.61	217.36	178.04	508.69	145.31
Age of firm								
Less than 5 years	407.22	1,054.35	882.49	547.96	801.62	617.62	555.88	575.95
5-9 years	338.38	869.66	659.86	819.13	414.04	802.03	508.19	454.96
10-19 years	182.40	427.10	558.33	322.57	386.15	286.34	289.82	231.76
20 or more years	60.61	408.26	293.17	236.17	158.97	71.29	198.79	63.47
Multi/single status								
2 or more locations	63.53	--	762.46	368.69	172.79	69.87	408.12	64.08
1 location only	119.87	311.88	267.87	214.21	228.90	521.02	164.57	175.29
Percent full-time employees								
Less than 25%	361.05	1,398.85	--	1,068.65	443.90	288.55	1,141.03	242.85
25-49 %	318.94	1,452.78	1,062.39	796.66	430.34	443.46	817.86	345.64
50-74 %	117.82	963.29	596.88	535.47	351.87	118.69	492.66	116.02
75% or more	62.36	336.38	277.48	201.09	149.74	78.02	169.02	67.10
Union presence								
No union employees	64.95	325.52	260.19	188.76	142.01	86.47	160.68	71.03
Has union employees	100.76	737.33 *	606.53 *	284.60	348.71	108.32	301.24	103.86
Percent low-wage employees								
50% or more low-wage	171.11	1,151.51	586.85	493.73	469.07	195.97	586.53	178.42
Less than 50% low-wage	59.13	315.47	262.79	193.62	145.01	73.50	160.85	63.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 few 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.