

Table I.E.2 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, 2020

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	4,035	3,697	4,538	5,058	4,660	3,674	4,398	3,992
Industry group **								
Agric., fish., forest.	3,073	--	--	--	--	--	2,632 *	3,199
Mining and manufacturing	3,433	5,059 *	3,183	4,175	3,788	3,117	3,651	3,413
Construction	4,485	2,899	5,414	5,531	4,908	3,308	4,817	4,338
Utilities and transp.	4,018	--	3,838	5,585	5,977	3,354	4,583	3,983
Wholesale trade	3,847	3,396	3,968	4,905	4,036	3,389	3,935	3,832
Fin. svcs. and real estate	3,961	3,717	5,847	4,940	4,817	3,650	4,880	3,904
Retail trade	4,325	3,073 *	3,441	6,684	6,095	3,549	4,536	4,300
Professional services	3,918	4,430	4,803	4,742	4,681	3,558	4,586	3,842
Other services	4,818	3,396	5,009	5,135	4,581	4,900	4,379	4,877
Ownership								
For profit, incorporated	4,070	3,591	4,633	5,206	4,807	3,662	4,472	4,018
For profit, unincorporated	4,168	4,314	4,697	5,118	4,365	3,770	4,632	4,091
Nonprofit	3,810	3,144	3,465	3,950	4,363	3,672	3,374	3,835
Age of firm								
Less than 5 years	5,757	2,829 *	4,011	5,459	7,575 *	--	4,102	7,024
5-9 years	4,548	3,519	5,009	5,367	4,504	3,366	4,440	4,630
10-19 years	4,711	3,544	5,839	4,917	5,145	4,033	4,728	4,703
20 or more years	3,907	4,024	3,932	5,026	4,454	3,653	4,274	3,880
Multi/single status								
2 or more locations	3,825	--	4,578	5,080	4,440	3,645	4,991	3,809
1 location only	4,810	3,697	4,534	5,050	5,073	5,045	4,332	5,200
Percent full-time employees								
Less than 25%	3,020	--	--	5,873	4,735	2,601	2,191 *	3,135
25-49 %	4,369	--	6,920	4,747	5,022	4,118	4,541	4,347
50-74 %	3,971	6,510	3,868	5,058	5,289	3,556	5,069	3,869
75% or more	4,044	3,503	4,603	5,059	4,604	3,690	4,366	4,005
Union presence								
No union employees	4,167	3,648	4,625	5,092	4,718	3,773	4,408	4,132
Has union employees	3,477	--	2,884 *	4,243	4,081	3,392	4,161	3,462
Percent low-wage employees								
50% or more low-wage	4,391	3,772 *	4,150	5,318	5,129	4,170	4,619	4,367
Less than 50% low-wage	4,007	3,689	4,556	5,045	4,628	3,631	4,383	3,961
Percent women employees								
Less than 25%	4,243	3,520	4,230	5,162	4,648	3,682	4,294	4,230
25-49 %	3,742	5,130	5,144	4,749	4,382	3,377	4,922	3,651
50-74 %	4,068	2,840	4,123	4,961	4,634	3,910	3,924	4,079
75% or more	4,181	4,034	4,898	5,262	5,196	3,767	4,643	4,135
Percent age 50 or older employees								
Less than 25%	4,208	3,014	4,852	5,229	4,624	3,839	4,363	4,180
25-49 %	3,914	3,564	4,459	5,009	4,751	3,572	4,428	3,882
50-74 %	4,116	4,922	4,485	4,697	4,407	3,803	4,574	4,033
75% or more	4,275	4,447 *	3,071	5,105	4,567	4,118	4,109	4,393

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.E.2 Standard errors 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, 2020

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	51.66	418.26	322.78	139.04	147.78	56.08	170.70	54.12
Industry group **								
Agric., fish., forest.	465.90	--	--	--	--	--	852.50 *	564.73
Mining and manufacturing	128.00	2,075.59 *	483.87	319.33	391.32	101.50	368.39	135.98
Construction	267.29	794.40	551.45	374.23	691.71	349.12	335.40	348.95
Utilities and transp.	352.73	--	1,073.84	684.71	1,431.05	218.80	772.39	371.39
Wholesale trade	131.80	669.58	604.22	346.51	294.91	163.13	331.71	143.42
Fin. svcs. and real estate	89.90	977.19	727.94	473.40	251.15	90.35	521.72	89.31
Retail trade	172.91	1,820.75 *	603.78	404.60	341.36	169.42	621.59	178.70
Professional services	91.00	911.79	792.14	230.10	197.51	100.07	419.34	88.70
Other services	150.64	659.60	772.25	487.80	232.78	196.11	393.19	162.19
Ownership								
For profit, incorporated	66.20	574.01	397.22	167.52	207.35	68.17	210.68	69.60
For profit, unincorporated	119.73	672.07	545.26	360.30	232.10	152.98	334.23	127.64
Nonprofit	100.08	749.98	684.98	269.25	208.30	122.89	361.02	103.77
Age of firm								
Less than 5 years	917.82	1,080.47 *	1,057.66	604.88	2,293.44 *	--	530.41	1,415.75
5-9 years	324.86	840.95	898.20	397.67	690.46	478.63	466.25	452.31
10-19 years	191.98	522.20	947.55	292.09	354.65	313.93	391.15	217.36
20 or more years	50.74	772.34	272.68	175.65	132.06	56.87	216.98	52.08
Multi/single status								
2 or more locations	50.51	--	520.66	240.60	126.84	56.29	300.75	50.98
1 location only	149.95	421.82	349.86	168.55	350.55	442.20	186.55	221.60
Percent full-time employees								
Less than 25%	559.50	--	--	1,602.58	672.26	643.87	806.82 *	640.52
25-49 %	221.13	--	2,031.71	582.41	861.78	186.63	930.94	220.09
50-74 %	168.27	1,436.79	750.77	379.46	458.60	187.53	559.50	173.79
75% or more	55.68	448.01	352.00	150.70	157.82	59.83	182.62	58.40
Union presence								
No union employees	55.02	428.06	333.51	141.81	125.36	65.62	175.01	57.65
Has union employees	140.23	--	1,041.50 *	713.94	1,061.63	108.45	772.45	142.27
Percent low-wage employees								
50% or more low-wage	159.80	1,659.75 *	787.79	509.53	485.77	157.52	782.02	156.37
Less than 50% low-wage	54.37	426.65	336.29	143.94	154.64	59.46	174.45	57.17
Percent women employees								
Less than 25%	137.73	839.70	343.42	221.37	367.15	182.40	242.24	161.08
25-49 %	96.56	880.35	1,071.32	296.92	256.93	100.22	486.49	96.54
50-74 %	70.99	619.14	612.38	296.99	208.37	74.40	353.86	71.17
75% or more	112.50	760.22	542.62	291.13	264.62	129.90	323.76	118.84
Percent age 50 or older employees								
Less than 25%	82.17	418.73	367.08	220.91	174.90	107.67	209.42	89.39
25-49 %	73.70	560.92	364.15	220.00	251.68	72.41	216.13	77.09
50-74 %	144.30	890.24	1,261.57	327.20	266.65	165.83	556.70	136.13
75% or more	462.61	1,790.19 *	818.13	892.82	696.46	347.83	1,019.86	313.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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