

Table I.C.2(2012) Average total employee contribution (in dollars) per enrolled employee for single 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	1,118	857	990	1,095	1,127	1,172	979	1,153
Industry group **								
Agric., fish., forest.	843	--	--	--	--	--	743	877
Mining and manufacturing	1,010	882	1,041	1,069	1,020	991	1,003	1,011
Construction	1,052	1,055	1,256	864	1,006	1,211	1,115	987
Utilities and transp.	1,129	997	1,575	1,245	1,229	1,079	1,249	1,113
Wholesale trade	1,087	762	1,081	1,091	1,206	1,090	1,018	1,118
Fin. svcs. and real estate	1,102	1,005	724	933	1,088	1,158	839	1,140
Retail trade	1,265	709	1,282	1,344	1,465	1,253	1,112	1,298
Professional services	1,083	812	818	1,076	1,057	1,179	909	1,127
Other services	1,237	863	940	1,161	1,316	1,335	954	1,319
Ownership								
For profit, incorporated	1,145	869	1,053	1,117	1,177	1,189	1,007	1,182
For profit, unincorporated	1,155	898	867	1,169	1,204	1,253	971	1,221
Nonprofit	976	643	741	930	960	1,042	812	1,000
Age of firm								
Less than 5 years	1,152	1,009	819	1,407	1,253	1,041	1,001	1,321
5-9 years	1,074	907	1,002	1,182	1,057	1,551	1,043	1,102
10-19 years	1,048	822	965	1,177	1,119	1,010	987	1,097
20 or more years	1,130	803	1,043	990	1,127	1,177	950	1,155
Multi/single status								
2 or more locations	1,167	1,415	869	1,026	1,166	1,179	858	1,175
1 location only	1,025	850	1,000	1,114	1,075	936	991	1,065
Percent full-time employees								
Less than 25%	1,204	752	1,023	1,464	1,417	1,141	1,021	1,251
25-49 %	1,270	805	1,130	1,161	1,254	1,356	1,005	1,324
50-74 %	1,217	941	967	1,322	1,269	1,247	1,065	1,253
75% or more	1,091	847	986	1,056	1,095	1,146	965	1,124
Union presence								
No union employees	1,098	860	988	1,105	1,136	1,160	973	1,147
Has union employees	1,080	933 *	1,037	931	997	1,106	1,173	1,076
Unknown	1,249	222 *	1,053	1,100	1,366	1,250	979	1,251
Percent low wage employees								
50% or more low wage	1,213	817	1,041	1,203	1,199	1,276	1,016	1,248
Less than 50% low wage	1,098	863	983	1,077	1,108	1,150	974	1,132

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.C.2(2012) Standard error for average total employee contribution (in dollars) per enrolled employee for single 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	14.49	34.55	35.30	22.76	16.78	20.62	19.59	16.26
Industry group **								
Agric., fish., forest.	121.45	--	--	--	--	--	196.82	146.90
Mining and manufacturing	28.83	74.11	135.09	83.42	64.87	39.93	80.05	25.69
Construction	77.91	211.48	107.82	147.34	97.90	77.69	117.12	76.37
Utilities and transp.	42.35	223.40	248.68	90.55	102.48	65.80	166.20	52.90
Wholesale trade	32.84	174.38	163.45	90.00	77.26	60.97	96.38	49.68
Fin. svcs. and real estate	28.90	146.62	130.91	50.86	65.09	52.09	74.79	34.50
Retail trade	26.20	101.21	149.47	139.14	82.18	30.03	77.41	26.52
Professional services	20.95	78.16	68.67	40.18	33.51	34.67	43.41	23.22
Other services	61.41	95.58	91.77	115.06	65.64	78.28	62.00	70.00
Ownership								
For profit, incorporated	17.29	45.15	31.11	30.13	28.97	28.55	22.98	21.89
For profit, unincorporated	28.23	142.48	96.97	72.01	46.95	30.35	79.29	22.06
Nonprofit	20.47	109.26	181.69	100.35	24.03	20.32	105.79	15.62
Age of firm								
Less than 5 years	70.66	189.27	80.78	82.49	174.77	269.90	89.68	130.67
5-9 years	59.03	89.97	141.69	78.45	74.76	181.10	63.83	73.92
10-19 years	24.51	68.70	62.01	38.07	68.73	60.23	29.10	50.82
20 or more years	20.27	50.77	68.54	32.76	29.29	22.78	27.48	21.97
Multi/single status								
2 or more locations	21.63	325.75	133.61	50.52	29.77	22.50	61.12	22.08
1 location only	19.10	34.89	34.14	29.08	32.72	70.60	18.06	22.47
Percent full-time employees								
Less than 25%	41.69	169.81	118.23	164.18	228.39	50.25	73.95	46.34
25-49 %	32.92	120.76	229.92	66.18	154.45	35.55	91.15	45.71
50-74 %	48.81	102.44	127.29	78.92	43.25	63.35	61.04	49.84
75% or more	15.19	36.23	30.26	27.32	20.84	23.58	20.24	17.46
Union presence								
No union employees	14.11	40.07	32.60	16.96	21.03	21.71	20.01	14.16
Has union employees	28.01	313.23*	223.25	151.07	79.34	31.75	183.95	27.36
Unknown	48.60	418.77*	226.40	307.49	350.15	45.97	186.21	48.02
Percent low wage employees								
50% or more low wage	20.83	119.12	98.80	79.44	52.05	21.72	47.98	23.23
Less than 50% low wage	17.89	41.35	42.41	31.48	21.96	25.34	23.23	20.99

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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