Table I.C. 2 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, 2015

| Characteristics | Total | Less than 10 employees | 10-24 employees | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{aligned} & \text { 100-999 } \\ & \text { employees } \end{aligned}$ | 1000 or more employees | $\begin{gathered} \text { Less than } \\ 50 \\ \text { employees } \end{gathered}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1,255 | 877 | 1,043 | 1,232 | 1,258 | 1,328 | 1,065 | 1,299 |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 1,168* | -- | -- | -- | -- | -- | 622* | 1,345* |
| Mining and manufacturing | 1,186 | 980 | 994 | 1,243 | 1,229 | 1,172 | 1,051 | 1,208 |
| Construction | 1,081 | 834 | 1,015 | 986 | 1,113 | 1,489 | 975 | 1,165 |
| Utilities and transp. | 1,259 | 1,425 | 1,392 | 1,399 | 1,434 | 1,201 | 1,498 | 1,232 |
| Wholesale trade | 1,127 | 905 | 840 | 980 | 1,339 | 1,185 | 890 | 1,214 |
| Fin. svs. and real estate | 1,218 | 681 | 576 | 1,195 | 1,086 | 1,335 | 887 | 1,268 |
| Retail trade | 1,474 | 1,074 | 1,103 | 1,783 | 1,637 | 1,419 | 1,347 | 1,496 |
| Professional services | 1,241 | 844 | 982 | 1,187 | 1,199 | 1,354 | 1,035 | 1,285 |
| Other services | 1,347 | 918 | 1,415 | 1,137 | 1,383 | 1,451 | 1,196 | 1,388 |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 1,280 | 918 | 1,078 | 1,270 | 1,326 | 1,326 | 1,091 | 1,324 |
| For profit, unincorporated | 1,309 | 817 | 935 | 1,506 | 1,278 | 1,459 | 1,058 | 1,397 |
| Nonprofit | 1,106 | 699 | 910 | 763 | 1,055 | 1,266 | 862 | 1,135 |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1,263 | 1,061 | 1,147 | 1,480 | 1,147 | 1,304 | 1,267 | 1,260 |
| 5-9 years | 1,178 | 1,126 | 842 | 1,275 | 1,262 | 1,119 | 1,158 | 1,195 |
| 10-19 years | 1,186 | 823 | 1,182 | 1,220 | 1,232 | 1,303 | 1,082 | 1,254 |
| 20 or more years | 1,271 | 761 | 990 | 1,188 | 1,269 | 1,330 | 993 | 1,308 |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1,320 | 572* | 1,222 | 1,144 | 1,306 | 1,335 | 1,137 | 1,323 |
| 1 location only | 1,131 | 880 | 1,031 | 1,255 | 1,197 | 1,022 | 1,059 | 1,204 |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1,510 | 745* | 1,341 | 1,922 | 1,685 | 1,412 | 1,289 | 1,575 |
| 25-49 \% | 1,490 | 1,382 | 1,575 | 1,356 | 1,323 | 1,591 | 1,502 | 1,487 |
| 50-74 \% | 1,302 | 874 | 1,242 | 1,409 | 1,260 | 1,356 | 1,219 | 1,320 |
| 75\% or more | 1,231 | 859 | 989 | 1,194 | 1,243 | 1,306 | 1,021 | 1,279 |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 1,269 | 886 | 1,051 | 1,260 | 1,274 | 1,363 | 1,080 | 1,322 |
| Has union employees | 1,195 | $512 *$ | 857 * | 687 | 1,115 | 1,242 | 626 * | 1,214 |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 1,444 | 753 | 1,067 | 1,394 | 1,436 | 1,533 | 1,147 | 1,487 |
| Less than 50\% low-wage | 1,228 | 891 | 1,042 | 1,211 | 1,227 | 1,295 | 1,057 | 1,268 |

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.C. 2 Standard errors 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, 2015

| Characteristics | Total | Less than 10 employees | $\begin{gathered} \text { 10-24 } \\ \text { employees } \end{gathered}$ | $\begin{gathered} 25-99 \\ \text { employees } \end{gathered}$ | $\begin{aligned} & \text { 100-999 } \\ & \text { employees } \end{aligned}$ | 1000 or more employees | $\begin{aligned} & \text { Less than } \\ & 50 \\ & \text { employees } \end{aligned}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 14.44 | 48.98 | 48.94 | 44.96 | 26.24 | 20.81 | 29.34 | 16.41 |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 372.15* | -- | -- | -- | -- | -- | 188.11* | 479.44 * |
| Mining and manufacturing | 33.94 | 249.61 | 137.43 | 102.71 | 52.86 | 50.49 | 86.86 | 36.82 |
| Construction | 63.23 | 133.89 | 125.65 | 88.17 | 149.44 | 177.46 | 74.85 | 96.45 |
| Utilities and transp. | 107.52 | 407.33 | 291.56 | 229.49 | 149.58 | 140.31 | 188.91 | 117.68 |
| Wholesale trade | 42.08 | 216.11 | 118.18 | 95.45 | 111.97 | 45.91 | 89.04 | 46.23 |
| Fin. svs. and real estate | 28.88 | 122.66 | 96.70 | 132.50 | 60.21 | 33.76 | 97.52 | 29.60 |
| Retail trade | 33.63 | 152.33 | 152.49 | 135.35 | 87.32 | 34.17 | 128.70 | 32.60 |
| Professional services | 27.95 | 84.31 | 97.95 | 71.77 | 45.27 | 44.19 | 54.44 | 31.75 |
| Other services | 33.81 | 107.07 | 133.42 | 95.57 | 71.20 | 46.75 | 68.49 | 39.23 |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 16.89 | 61.43 | 55.49 | 44.60 | 33.31 | 24.60 | 34.86 | 19.16 |
| For profit, unincorporated | 51.44 | 90.93 | 156.61 | 203.11 | 82.75 | 63.35 | 72.83 | 64.77 |
| Nonprofit | 29.60 | 162.68 | 118.94 | 74.34 | 44.80 | 45.70 | 76.53 | 31.78 |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 77.70 | 144.73 | 127.81 | 176.51 | 114.51 | 180.86 | 86.60 | 133.55 |
| 5-9 years | 64.33 | 150.54 | 123.99 | 139.91 | 104.30 | 146.07 | 94.51 | 87.74 |
| 10-19 years | 44.97 | 85.03 | 104.84 | 116.61 | 72.64 | 63.13 | 55.08 | 64.98 |
| 20 or more years | 16.01 | 69.26 | 66.13 | 49.47 | 29.84 | 21.59 | 41.29 | 17.24 |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 17.11 | 295.20* | 159.47 | 59.71 | 29.73 | 20.95 | 82.19 | 17.38 |
| 1 location only | 26.14 | 49.31 | 50.94 | 54.78 | 45.73 | 142.97 | 31.01 | 42.43 |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 93.94 | 270.84* | 268.87 | 206.04 | 265.03 | 72.80 | 156.39 | 111.21 |
| 25-49 \% | 65.57 | 325.63 | 341.76 | 153.88 | 127.33 | 89.71 | 174.80 | 70.73 |
| 50-74 \% | 33.42 | 133.05 | 132.72 | 198.84 | 72.38 | 32.13 | 90.61 | 35.81 |
| 75\% or more | 16.40 | 53.93 | 52.91 | 48.54 | 28.54 | 24.46 | 31.93 | 18.75 |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 16.29 | 49.91 | 47.34 | 46.57 | 25.53 | 26.58 | 29.41 | 19.13 |
| Has union employees | 30.58 | 188.05* | 479.56 * | 140.68 | 124.84 | 30.17 | 210.20* | 30.72 |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 48.78 | 130.88 | 152.79 | 118.52 | 69.92 | 77.22 | 90.63 | 54.35 |
| Less than 50\% low-wage | 14.94 | 52.56 | 51.27 | 48.36 | 28.20 | 20.78 | 31.03 | 16.94 |

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.

