

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, 2018

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	5,431	4,163	6,489	6,852	5,941	5,059	5,854	5,372
Industry group **								
Agric., fish., forest.	6,415	--	--	--	--	--	3,799 *	6,936
Mining and manufacturing	4,669	5,651	6,462	5,527	5,002	4,320	6,045	4,577
Construction	4,889	3,723	5,830	6,514	4,112	4,198	5,731	4,427
Utilities and transp.	4,530	--	7,719	4,784	4,300	4,472	5,778	4,434
Wholesale trade	5,242	3,677 *	7,750	6,331	6,579	4,274	5,709	5,153
Fin. svcs. and real estate	5,475	5,362	4,341	6,048	5,906	5,371	5,113	5,505
Retail trade	5,856	4,857 *	7,529	8,462	8,399	4,963	6,850	5,719
Professional services	5,662	3,798	6,736	7,467	6,694	5,200	5,843	5,636
Other services	6,389	4,413	6,320	8,011	5,933	6,474	6,160	6,435
Ownership								
For profit, incorporated	5,409	4,109	6,817	6,829	5,871	5,040	6,052	5,318
For profit, unincorporated	5,851	4,770	6,651	7,206	6,508	5,218	5,949	5,826
Nonprofit	5,229	2,842	3,851	6,427	5,750	5,051	4,149	5,305
Age of firm								
Less than 5 years	6,545	5,034	7,773	7,181	6,964	5,101	6,121	7,037
5-9 years	6,499	3,829	7,271	7,524	6,643	6,067	5,899	6,936
10-19 years	6,403	4,217	6,695	7,601	6,440	6,115	6,425	6,391
20 or more years	5,253	3,865	6,003	6,452	5,737	5,023	5,511	5,232
Multi/single status								
2 or more locations	5,251	--	5,343	7,251	5,985	5,037	6,018	5,241
1 location only	5,988	4,171	6,571	6,739	5,875	5,941	5,839	6,115
Percent full-time employees								
Less than 25%	6,718	--	6,107 *	6,025	7,537	6,988	5,108	7,133
25-49 %	5,618	1,847 *	3,874 *	6,022	5,877	5,962	3,695	5,985
50-74 %	5,578	5,707	5,605	7,843	6,819	4,904	6,221	5,477
75% or more	5,401	3,994	6,711	6,817	5,860	5,036	5,909	5,332
Union presence								
No union employees	5,785	4,301	6,614	7,362	6,291	5,304	6,034	5,740
Has union employees	4,377	2,821 *	4,616 *	2,450	3,847	4,563	3,674	4,404
Percent low-wage employees								
50% or more low-wage	6,441	4,054 *	6,092	7,600	8,408	5,837	5,494	6,552
Less than 50% low-wage	5,360	4,173	6,510	6,814	5,756	5,002	5,875	5,287
Percent women employees								
Less than 25%	5,299	4,429	6,433	6,455	5,421	4,746	5,980	5,121
25-49 %	4,997	4,495	6,172	7,045	5,706	4,562	5,761	4,925
50-74 %	5,681	3,998	6,606	6,834	6,333	5,482	5,554	5,694
75% or more	5,963	3,338	7,137	7,932	6,916	5,541	5,998	5,960
Percent age 50 or older employees								
Less than 25%	5,905	4,558	6,981	7,165	6,408	5,343	6,171	5,840
25-49 %	5,215	4,025	6,246	6,874	5,687	4,943	6,099	5,155
50-74 %	5,255	4,371	5,680	5,899	5,572	5,008	5,223	5,262
75% or more	5,231	2,186	5,807	7,366	5,855	5,806	3,630	5,972

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

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	63.16	336.03	342.92	219.75	169.46	70.98	188.43	66.95
Industry group **								
Agric., fish., forest.	1,713.77	--	--	--	--	--	1,659.34 *	1,876.74
Mining and manufacturing	138.31	1,297.76	755.41	613.60	310.94	160.08	483.21	143.65
Construction	364.95	1,011.57	1,006.76	755.65	682.25	409.69	587.39	431.68
Utilities and transp.	261.46	--	1,838.26	978.40	488.03	311.32	1,130.69	267.08
Wholesale trade	211.39	1,136.65 *	1,300.20	525.84	566.25	149.48	679.84	214.47
Fin. svcs. and real estate	142.89	1,300.48	985.23	544.36	426.74	153.36	640.85	145.08
Retail trade	256.50	1,687.74 *	962.34	547.24	563.85	303.68	664.17	275.88
Professional services	105.27	443.93	464.16	366.67	245.42	126.96	276.39	113.57
Other services	180.76	670.71	1,125.13	557.57	332.93	236.66	540.22	188.62
Ownership								
For profit, incorporated	77.22	383.27	424.55	272.31	236.47	82.21	227.17	81.90
For profit, unincorporated	179.58	869.48	677.28	480.11	343.99	230.66	462.75	192.45
Nonprofit	138.87	622.99	762.53	560.88	274.06	174.61	423.64	145.53
Age of firm								
Less than 5 years	362.40	865.04	872.32	738.63	580.65	443.84	550.09	451.03
5-9 years	517.34	679.69	939.72	728.05	1,201.99	936.42	526.58	774.54
10-19 years	221.16	759.69	541.87	457.85	400.18	430.57	377.76	272.69
20 or more years	65.10	478.26	524.44	279.43	175.69	72.33	266.11	66.99
Multi/single status								
2 or more locations	64.06	--	988.95	368.81	182.85	68.73	471.67	64.58
1 location only	163.17	339.96	359.85	259.93	329.05	854.73	200.77	250.22
Percent full-time employees								
Less than 25%	438.06	--	2,620.84 *	1,052.01	1,175.10	523.61	1,091.80	462.92
25-49 %	270.77	1,067.70 *	1,724.38 *	639.98	565.23	297.42	968.42	261.99
50-74 %	181.54	895.23	876.82	464.68	437.23	210.93	537.52	189.53
75% or more	68.83	372.62	373.04	240.69	186.85	76.75	206.35	72.94
Union presence								
No union employees	72.29	341.28	335.11	196.74	171.46	88.18	186.23	78.48
Has union employees	119.34	1,296.49 *	2,308.93 *	661.27	433.36	117.48	969.71	118.27
Percent low-wage employees								
50% or more low-wage	301.73	1,284.27 *	1,317.49	620.30	836.74	238.03	759.99	322.11
Less than 50% low-wage	63.52	345.34	354.31	228.41	157.72	74.19	193.83	66.99
Percent women employees								
Less than 25%	138.63	575.36	557.76	374.75	300.33	183.22	307.11	154.20
25-49 %	124.74	951.88	727.85	401.75	412.32	120.83	448.44	129.77
50-74 %	98.99	578.54	657.21	388.58	273.71	111.71	360.46	102.74
75% or more	137.51	560.74	600.91	463.67	290.87	170.87	368.73	147.06
Percent age 50 or older employees								
Less than 25%	127.75	493.08	456.11	339.52	307.87	155.85	275.92	144.00
25-49 %	80.42	715.41	758.66	287.55	213.54	89.39	379.87	81.69
50-74 %	170.57	866.43	595.75	671.24	487.98	155.19	414.84	187.10
75% or more	357.85	526.23	1,103.95	1,171.53	624.95	546.36	492.83	447.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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