

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, 2019

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	1,489	1,234	1,620	1,517	1,458	1,504	1,454	1,497
Industry group **								
Agric., fish., forest.	1,858	--	--	--	--	--	1,366	2,001
Mining and manufacturing	1,366	842	1,446	1,244	1,289	1,458	1,316	1,372
Construction	1,469	1,082	1,668	1,597	1,379	1,407	1,482	1,460
Utilities and transp.	1,458	809 *	2,329	1,866	1,444	1,371	1,558	1,443
Wholesale trade	1,446	1,377	1,659	1,312	1,697	1,299	1,383	1,469
Fin. svcs. and real estate	1,368	842	1,269	1,290	1,355	1,436	1,059	1,412
Retail trade	1,645	1,551	1,890	1,679	1,654	1,617	1,752	1,624
Professional services	1,405	1,308	1,466	1,472	1,408	1,390	1,392	1,407
Other services	1,750	1,427	1,752	1,711	1,659	1,835	1,626	1,778
Ownership								
For profit, incorporated	1,531	1,200	1,758	1,541	1,528	1,531	1,496	1,538
For profit, unincorporated	1,513	1,415	1,392	1,595	1,496	1,535	1,473	1,526
Nonprofit	1,289	834 *	1,017	1,248	1,213	1,372	1,092	1,310
Age of firm								
Less than 5 years	1,661	1,308	1,896	1,736	1,732	1,389	1,587	1,743
5-9 years	1,564	1,442	1,961	1,360	1,562	1,874	1,660	1,492
10-19 years	1,561	1,315	1,459	1,583	1,657	1,610	1,438	1,637
20 or more years	1,468	1,084	1,560	1,498	1,399	1,496	1,389	1,478
Multi/single status								
2 or more locations	1,502	704 *	1,485	1,490	1,504	1,503	1,344	1,506
1 location only	1,463	1,247	1,634	1,525	1,391	1,530	1,468	1,457
Percent full-time employees								
Less than 25%	1,756	2,795 *	1,863	1,689	1,434	1,859	2,050	1,698
25-49 %	1,727	1,740 *	1,470	1,576	1,784	1,761	1,570	1,752
50-74 %	1,660	1,045	2,015	1,613	1,592	1,737	1,569	1,682
75% or more	1,450	1,213	1,564	1,499	1,425	1,457	1,421	1,456
Union presence								
No union employees	1,519	1,249	1,647	1,527	1,492	1,545	1,473	1,531
Has union employees	1,347	647 *	982	1,233	1,134	1,395	966	1,362
Percent low-wage employees								
50% or more low-wage	1,756	1,263	1,558	1,713	1,821	1,768	1,542	1,779
Less than 50% low-wage	1,451	1,232	1,623	1,497	1,405	1,458	1,448	1,452
Percent women employees								
Less than 25%	1,459	1,374	1,602	1,502	1,549	1,367	1,487	1,450
25-49 %	1,437	1,142	1,531	1,496	1,307	1,493	1,392	1,444
50-74 %	1,527	1,007	1,610	1,349	1,524	1,584	1,290	1,561
75% or more	1,546	1,368	1,738	1,737	1,460	1,532	1,616	1,531
Percent age 50 or older employees								
Less than 25%	1,527	1,278	1,686	1,474	1,476	1,582	1,473	1,543
25-49 %	1,439	1,346	1,440	1,482	1,408	1,445	1,434	1,439
50-74 %	1,591	1,111	1,861	1,683	1,559	1,617	1,485	1,621
75% or more	1,408	1,067	1,499	1,943	1,535	1,395	1,318	1,498

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

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	18.38	90.09	84.42	44.35	35.37	26.39	43.33	20.34
Industry group **								
Agric., fish., forest.	354.82	--	--	--	--	--	266.35	435.23
Mining and manufacturing	39.31	235.15	200.21	85.85	82.72	48.68	104.72	42.28
Construction	73.12	305.14	195.32	128.96	159.45	115.02	111.09	96.66
Utilities and transp.	84.27	382.01 *	419.14	249.06	185.91	101.98	216.29	90.87
Wholesale trade	58.10	296.83	277.35	115.45	99.57	80.36	145.78	58.58
Fin. svcs. and real estate	40.05	176.43	191.11	107.29	88.41	51.83	113.15	42.91
Retail trade	50.20	364.46	229.91	110.50	118.16	64.52	146.51	52.48
Professional services	35.72	184.55	129.50	101.98	54.96	52.41	78.65	39.88
Other services	53.20	162.44	315.90	120.52	105.87	78.68	127.37	59.06
Ownership								
For profit, incorporated	23.77	98.34	108.29	47.48	48.00	34.46	51.98	26.70
For profit, unincorporated	40.91	208.41	123.20	94.17	82.03	51.65	98.45	43.90
Nonprofit	35.40	292.66 *	141.44	199.27	58.31	39.63	118.70	37.04
Age of firm								
Less than 5 years	123.33	204.01	342.16	155.47	288.31	204.83	143.21	204.87
5-9 years	101.97	344.96	397.84	106.45	146.52	250.30	190.75	103.78
10-19 years	47.29	159.70	133.45	75.70	101.23	99.52	76.16	62.20
20 or more years	20.11	119.04	93.37	60.81	35.60	27.48	52.50	21.72
Multi/single status								
2 or more locations	21.38	270.57 *	193.75	74.05	33.62	26.78	91.13	21.86
1 location only	35.43	91.79	91.17	53.50	70.38	149.43	47.48	52.36
Percent full-time employees								
Less than 25%	113.74	1,322.28 *	360.39	253.57	181.15	109.29	432.82	102.19
25-49 %	64.30	562.80 *	203.05	123.62	96.06	97.45	155.81	70.39
50-74 %	58.23	163.20	393.67	136.98	95.19	76.22	177.03	58.33
75% or more	20.21	100.92	82.08	49.84	40.00	28.96	45.08	22.58
Union presence								
No union employees	20.85	91.82	86.87	45.39	38.37	32.77	44.38	23.67
Has union employees	37.73	270.15 *	266.29	196.66	75.35	43.26	171.80	38.50
Percent low-wage employees								
50% or more low-wage	44.11	278.26	239.79	142.04	79.35	58.78	125.39	46.94
Less than 50% low-wage	19.83	94.85	88.15	46.64	38.60	28.62	45.74	22.01
Percent women employees								
Less than 25%	43.52	143.04	115.27	68.19	64.23	83.31	62.14	54.00
25-49 %	35.05	186.79	171.61	87.22	73.09	46.39	91.29	37.99
50-74 %	31.24	229.72	272.01	71.12	71.07	35.75	123.97	31.05
75% or more	33.57	171.96	159.43	134.41	61.03	40.18	90.19	35.84
Percent age 50 or older employees								
Less than 25%	28.53	109.60	140.58	57.28	54.55	43.73	62.93	32.05
25-49 %	28.01	244.05	127.13	82.28	56.75	36.44	77.79	29.96
50-74 %	44.58	231.06	164.40	129.21	79.02	59.13	114.98	47.04
75% or more	95.23	217.09	325.96	192.65	182.13	104.03	167.52	90.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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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