

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, 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	5,726	4,964	6,438	7,485	6,432	5,185	6,341	5,635
Industry group **								
Agric., fish., forest.	7,958	--	--	--	--	--	5,178 *	8,898
Mining and manufacturing	4,635	2,651 *	6,577	5,130	5,420	4,135	5,792	4,561
Construction	6,117	4,189	7,712	7,031	5,245	5,775	6,848	5,745
Utilities and transp.	4,910	--	6,449	8,397	6,713	4,131	5,855	4,854
Wholesale trade	5,685	5,081 *	5,290	6,676	6,615	5,049	5,694	5,683
Fin. svcs. and real estate	5,396	3,916 *	6,552	7,843	5,689	5,191	5,781	5,356
Retail trade	5,810	3,784	5,488	9,962	7,149	5,061	6,253	5,749
Professional services	5,900	5,900	6,800	8,059	7,034	5,193	6,998	5,742
Other services	7,222	5,635	5,529	7,899	7,879	7,184	5,947	7,499
Ownership								
For profit, incorporated	5,743	4,559	6,941	7,524	6,394	5,200	6,537	5,623
For profit, unincorporated	5,789	5,534	5,713	8,591	6,550	4,705	6,504	5,624
Nonprofit	5,607	5,974 *	3,755	5,431	6,466	5,407	4,617	5,688
Age of firm								
Less than 5 years	7,314	4,863	7,384	7,564	6,723	10,944 *	6,517	7,975
5-9 years	6,655	6,448	5,867	7,541	6,210	7,564	6,892	6,476
10-19 years	6,175	4,727	5,655	7,779	6,322	5,468	6,017	6,249
20 or more years	5,566	4,664	6,666	7,381	6,450	5,117	6,302	5,501
Multi/single status								
2 or more locations	5,433	--	5,119	7,897	6,456	5,128	6,866	5,407
1 location only	6,563	4,948	6,565	7,355	6,399	7,024	6,283	6,791
Percent full-time employees								
Less than 25%	5,835	--	--	6,944 *	7,691	5,289	3,984	6,209
25-49 %	6,280	4,590	6,941 *	8,104	6,415	5,911	6,687	6,211
50-74 %	6,794	4,322	6,752	9,229	8,297	6,205	5,663	7,028
75% or more	5,615	5,137	6,443	7,344	6,251	5,079	6,452	5,496
Union presence								
No union employees	6,146	5,124	6,554	7,741	6,926	5,501	6,537	6,072
Has union employees	4,381	--	4,541	4,157	3,817	4,504	3,528	4,412
Percent low-wage employees								
50% or more low-wage	6,433	5,945	5,860 *	9,736	7,841	5,763	6,747	6,399
Less than 50% low-wage	5,669	4,872	6,458	7,359	6,333	5,132	6,317	5,571
Percent women employees								
Less than 25%	5,730	5,225	6,166	7,225	6,064	5,072	6,248	5,611
25-49 %	5,051	6,601	5,863	7,148	5,738	4,491	6,574	4,894
50-74 %	5,981	3,161	6,880	7,399	6,924	5,677	5,607	6,031
75% or more	6,567	6,063	7,429	8,847	7,837	5,832	7,498	6,446
Percent age 50 or older employees								
Less than 25%	6,168	5,814	6,894	8,028	6,499	5,464	6,892	6,005
25-49 %	5,392	6,150	5,895	6,930	6,356	4,951	6,445	5,303
50-74 %	6,022	4,259 *	6,195	7,422	6,259	5,728	5,671	6,085
75% or more	5,334	2,106	6,551	6,579	8,952	6,466	3,397	7,281

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.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, 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	82.47	472.66	361.35	230.80	209.53	101.25	208.96	89.07
Industry group **								
Agric., fish., forest.	1,522.91	--	--	--	--	--	1,587.21 *	1,939.39
Mining and manufacturing	172.37	860.44 *	1,005.23	349.75	286.70	230.44	519.48	178.67
Construction	525.43	1,102.37	1,246.88	555.73	1,233.61	385.93	621.44	692.76
Utilities and transp.	329.58	--	1,085.55	2,213.04	954.59	261.07	645.37	345.76
Wholesale trade	257.30	1,840.50 *	800.38	560.24	384.58	398.93	615.82	282.17
Fin. svcs. and real estate	157.92	1,187.09 *	1,251.85	582.56	506.64	159.99	715.08	155.64
Retail trade	224.75	913.73	800.50	482.41	865.08	233.53	535.06	242.95
Professional services	135.01	859.99	687.77	395.21	314.37	153.14	399.70	141.36
Other services	321.47	1,218.52	791.20	770.98	786.74	435.28	560.03	364.60
Ownership								
For profit, incorporated	97.44	511.56	454.66	283.47	289.10	110.95	249.12	104.91
For profit, unincorporated	233.55	893.56	487.98	530.41	425.16	307.97	427.64	263.38
Nonprofit	227.18	2,387.36 *	639.01	417.17	440.08	291.15	749.72	237.70
Age of firm								
Less than 5 years	903.79	1,116.27	888.66	756.47	1,832.76	3,392.45 *	563.85	1,633.09
5-9 years	394.47	1,059.46	526.60	586.92	831.49	710.67	480.40	579.73
10-19 years	326.14	768.01	587.49	598.00	854.87	303.41	410.00	441.91
20 or more years	83.89	790.64	583.86	292.83	179.42	98.54	313.20	86.71
Multi/single status								
2 or more locations	83.80	--	643.55	358.15	168.28	96.26	564.25	84.57
1 location only	212.37	480.22	389.23	282.05	448.06	1,156.55	223.81	343.39
Percent full-time employees								
Less than 25%	428.38	--	--	2,176.74 *	884.61	425.90	993.60	464.96
25-49 %	331.77	1,259.23	2,193.92 *	1,120.47	1,059.60	289.33	980.71	348.02
50-74 %	320.77	1,264.62	1,122.26	951.63	828.72	388.10	667.83	360.95
75% or more	88.91	542.38	392.23	245.23	225.37	108.78	229.52	95.54
Union presence								
No union employees	91.09	489.51	372.63	241.68	199.12	121.33	217.30	100.03
Has union employees	158.19	--	1,164.75	535.65	501.06	169.21	569.89	163.13
Percent low-wage employees								
50% or more low-wage	251.39	1,563.73	1,935.97 *	1,366.10	670.17	226.75	827.65	262.51
Less than 50% low-wage	86.71	484.87	367.60	228.84	217.18	108.71	214.94	93.95
Percent women employees								
Less than 25%	175.31	735.31	459.60	407.29	447.37	246.75	305.35	203.27
25-49 %	135.10	1,425.58	753.35	369.52	310.40	153.77	482.73	136.62
50-74 %	158.75	632.29	969.70	485.03	398.35	187.95	480.42	168.26
75% or more	192.74	1,292.88	761.12	501.35	489.63	223.27	482.33	207.99
Percent age 50 or older employees								
Less than 25%	162.83	638.77	554.25	310.57	445.00	212.24	301.88	185.46
25-49 %	100.93	1,071.50	598.74	417.00	254.66	110.24	369.85	104.19
50-74 %	271.48	1,394.70 *	714.48	653.30	411.60	435.01	575.54	302.81
75% or more	626.18	533.56	1,592.92	580.13	2,262.53	795.51	574.30	911.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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