

Table I.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	3,881	3,253	4,407	5,054	4,425	3,480	4,244	3,827
Industry group **								
Agric., fish., forest.	5,177	--	--	--	--	--	2,314 *	5,901
Mining and manufacturing	3,136	2,931 *	4,188	3,746	3,373	2,811	4,230	3,051
Construction	4,149	1,773 *	5,012	4,837	3,896	3,986	4,266	4,090
Utilities and transp.	3,542	--	5,767	7,203 *	5,020	2,838	3,802	3,517
Wholesale trade	3,748	2,984	3,475	4,684	4,102	3,392	3,773	3,742
Fin. svcs. and real estate	3,593	3,019	3,810 *	4,917	4,253	3,391	3,639	3,589
Retail trade	4,516	3,660 *	5,096	6,781	5,369	3,797	5,443	4,379
Professional services	3,898	3,988	4,442	4,763	4,762	3,480	4,421	3,824
Other services	4,841	3,702	4,246	5,770	5,807	4,504	4,189	4,973
Ownership								
For profit, incorporated	3,873	3,290	4,494	5,168	4,417	3,455	4,336	3,803
For profit, unincorporated	4,078	3,153	4,649	5,192	4,312	3,650	4,293	4,027
Nonprofit	3,756	3,306	3,079	4,037	4,580	3,496	3,418	3,783
Age of firm								
Less than 5 years	4,827	2,621 *	5,181	4,924	6,345	3,118	4,156	5,507
5-9 years	4,844	6,104	4,037	5,004	4,213	5,970	4,943	4,780
10-19 years	4,054	2,491	3,755	5,160	4,353	3,480	3,883	4,136
20 or more years	3,786	3,159	4,530	5,046	4,331	3,466	4,270	3,742
Multi/single status								
2 or more locations	3,657	--	5,494	4,777	4,276	3,466	4,441	3,642
1 location only	4,530	3,333	4,295	5,140	4,659	4,017	4,219	4,784
Percent full-time employees								
Less than 25%	4,347	--	--	4,109	5,162	4,098	4,447	4,314
25-49 %	4,273	2,593 *	4,496 *	3,926	5,206	4,181	3,450	4,361
50-74 %	4,432	2,670	4,047	5,502	5,641	3,993	3,935	4,544
75% or more	3,811	3,323	4,453	5,080	4,285	3,399	4,302	3,741
Union presence								
No union employees	4,089	3,312	4,466	5,160	4,617	3,621	4,311	4,047
Has union employees	3,123	--	2,753	3,096	2,994	3,155	2,794	3,132
Percent low-wage employees								
50% or more low-wage	4,510	2,785 *	4,264	7,008	5,095	4,093	4,523	4,508
Less than 50% low-wage	3,823	3,285	4,414	4,912	4,368	3,416	4,225	3,761
Percent women employees								
Less than 25%	3,985	2,269	4,852	5,142	4,200	3,462	4,145	3,948
25-49 %	3,533	3,663	3,582	5,112	3,935	3,186	4,234	3,451
50-74 %	3,907	3,671	4,071	4,557	4,649	3,634	4,104	3,883
75% or more	4,216	3,937	4,797	5,292	5,390	3,707	4,736	4,153
Percent age 50 or older employees								
Less than 25%	4,009	3,064	4,204	4,990	4,551	3,559	4,203	3,967
25-49 %	3,733	3,293	4,427	4,833	4,420	3,413	4,310	3,685
50-74 %	4,267	4,865	5,153	5,855	4,206	3,634	5,120	4,101
75% or more	3,342	2,070 *	3,530	4,368	4,307	3,990	2,575	4,174

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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	54.49	347.94	239.19	215.36	140.02	55.27	148.98	58.54
Industry group **								
Agric., fish., forest.	1,007.88	--	--	--	--	--	951.72 *	1,194.09
Mining and manufacturing	88.47	1,298.99 *	490.69	247.60	147.05	122.24	349.30	90.23
Construction	244.57	652.36 *	484.77	420.91	515.10	390.68	333.53	325.97
Utilities and transp.	334.16	--	1,530.26	2,306.86 *	466.43	194.03	950.59	355.00
Wholesale trade	149.07	752.39	517.80	338.04	211.46	239.27	371.88	160.98
Fin. svcs. and real estate	93.84	761.73	1,274.27 *	280.40	245.08	88.18	578.73	86.77
Retail trade	166.54	1,175.73 *	658.11	341.20	420.93	189.37	505.17	173.76
Professional services	94.03	798.95	380.48	179.47	314.82	92.10	275.66	99.68
Other services	241.86	817.87	649.27	923.57	759.63	213.53	381.86	280.19
Ownership								
For profit, incorporated	68.22	450.08	295.00	288.75	184.73	64.97	177.62	73.66
For profit, unincorporated	136.69	660.75	476.69	235.45	243.49	196.45	381.21	143.17
Nonprofit	140.17	868.91	387.23	240.49	465.07	124.52	326.35	149.10
Age of firm								
Less than 5 years	653.99	795.72 *	698.48	309.59	1,738.47	363.13	496.95	1,155.99
5-9 years	264.89	1,231.36	491.81	372.69	359.99	645.59	495.03	294.13
10-19 years	161.50	467.87	486.06	297.07	330.36	214.25	268.38	202.92
20 or more years	57.36	482.68	326.79	314.58	139.09	57.01	196.23	59.92
Multi/single status								
2 or more locations	49.19	--	905.46	196.52	105.32	56.01	440.82	49.31
1 location only	153.90	357.37	239.69	274.84	320.53	318.06	157.68	245.27
Percent full-time employees								
Less than 25%	268.52	--	--	448.74	492.02	262.80	861.83	224.35
25-49 %	221.34	786.21 *	2,000.76 *	516.07	442.92	286.64	613.39	235.70
50-74 %	250.81	645.04	585.83	364.71	862.65	195.69	410.40	290.38
75% or more	58.80	408.13	263.51	243.31	145.89	58.80	166.68	62.82
Union presence								
No union employees	61.96	359.75	245.19	224.90	148.67	59.37	154.38	67.69
Has union employees	106.29	--	819.23	333.71	291.14	118.16	444.98	108.54
Percent low-wage employees								
50% or more low-wage	204.39	889.48 *	763.36	1,556.59	266.55	173.86	468.15	220.68
Less than 50% low-wage	56.40	366.54	247.47	197.02	150.44	58.18	155.78	60.50
Percent women employees								
Less than 25%	116.68	411.95	367.72	415.75	191.21	118.47	217.66	134.64
25-49 %	91.34	693.32	501.68	251.20	166.81	116.09	325.22	94.19
50-74 %	113.07	801.72	348.63	213.32	414.31	94.85	357.49	119.05
75% or more	124.67	763.56	531.67	225.67	434.39	105.88	345.05	133.08
Percent age 50 or older employees								
Less than 25%	100.68	489.65	353.78	178.92	272.58	124.85	205.16	114.18
25-49 %	76.77	779.11	414.04	429.90	236.36	66.09	268.65	79.97
50-74 %	156.38	796.04	576.01	696.23	251.31	135.81	369.28	171.46
75% or more	344.76	703.33 *	963.42	375.06	536.22	408.80	561.20	264.10

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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** 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.