

**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, 2020**

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	1,532	1,159	1,605	1,559	1,556	1,534	1,469	1,543
Industry group **								
Agric., fish., forest.	1,293	--	--	--	--	--	1,443	1,252
Mining and manufacturing	1,533	1,337 *	1,180	1,505	1,562	1,559	1,334	1,557
Construction	1,570	1,236	1,924	1,711	1,696	1,129	1,627	1,532
Utilities and transp.	1,471	713 *	1,447	1,690	1,705	1,415	1,449	1,473
Wholesale trade	1,441	1,086 *	1,492	1,538	1,603	1,324	1,321	1,472
Fin. svcs. and real estate	1,399	896	986	1,205	1,406	1,454	1,125	1,425
Retail trade	1,648	990	2,062	1,929	1,836	1,525	1,800	1,621
Professional services	1,430	1,272	1,632	1,363	1,406	1,446	1,439	1,429
Other services	1,794	1,268	1,609	1,633	1,712	1,919	1,477	1,853
Ownership								
For profit, incorporated	1,593	1,310	1,694	1,659	1,644	1,567	1,569	1,597
For profit, unincorporated	1,487	790	1,666	1,634	1,560	1,456	1,346	1,517
Nonprofit	1,327	867	811	970	1,292	1,454	947	1,364
Age of firm								
Less than 5 years	1,542	1,003	1,510	1,735	1,394	2,488	1,494	1,587
5-9 years	1,662	1,341	1,493	1,759	1,865	1,469	1,478	1,814
10-19 years	1,618	1,430	1,665	1,674	1,638	1,578	1,619	1,618
20 or more years	1,514	989	1,610	1,470	1,526	1,530	1,394	1,528
Multi/single status								
2 or more locations	1,528	--	1,241	1,445	1,561	1,527	1,413	1,531
1 location only	1,542	1,152	1,639	1,596	1,547	1,866	1,475	1,602
Percent full-time employees								
Less than 25%	1,551	266 *	1,283	1,119	2,359	1,500	1,134	1,607
25-49 %	1,701	2,126	2,074	1,355	1,669	1,750	1,697	1,702
50-74 %	1,434	1,211	1,512	1,684	1,692	1,335	1,481	1,427
75% or more	1,538	1,119	1,605	1,566	1,524	1,557	1,463	1,551
Union presence								
No union employees	1,553	1,142	1,586	1,567	1,570	1,572	1,453	1,574
Has union employees	1,424	--	2,251 *	1,376	1,374	1,418	2,140	1,408
Percent low-wage employees								
50% or more low-wage	1,688	1,021	1,707	1,570	1,745	1,714	1,395	1,717
Less than 50% low-wage	1,513	1,171	1,600	1,558	1,534	1,509	1,474	1,521
Percent women employees								
Less than 25%	1,635	1,113	1,768	1,695	1,620	1,648	1,571	1,657
25-49 %	1,470	980	1,760	1,406	1,586	1,446	1,421	1,476
50-74 %	1,517	1,118	1,167	1,533	1,521	1,555	1,243	1,549
75% or more	1,518	1,476	1,568	1,414	1,486	1,552	1,530	1,516
Percent age 50 or older employees								
Less than 25%	1,596	1,131	1,515	1,677	1,627	1,609	1,467	1,630
25-49 %	1,483	1,294	1,526	1,426	1,496	1,490	1,451	1,486
50-74 %	1,579	1,409	2,036	1,466	1,565	1,574	1,655	1,562
75% or more	1,454	759	1,752	1,836	1,546	1,707	1,165	1,664

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

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	15.95	90.28	81.79	41.95	35.26	20.79	43.26	17.19
Industry group **								
Agric., fish., forest.	215.36	--	--	--	--	--	293.08	257.47
Mining and manufacturing	44.62	487.13 *	197.81	89.55	94.04	61.33	119.01	47.79
Construction	89.46	326.62	194.83	127.77	223.64	141.97	117.28	125.72
Utilities and transp.	57.21	259.71 *	325.08	183.07	147.41	65.90	196.33	59.72
Wholesale trade	52.25	416.76 *	240.99	142.93	110.63	44.44	149.78	53.66
Fin. svcs. and real estate	37.23	214.96	183.54	144.16	83.06	45.10	138.92	38.54
Retail trade	43.83	175.14	211.21	139.47	112.97	49.78	118.96	46.88
Professional services	30.82	149.27	179.28	81.41	58.70	41.83	86.22	32.99
Other services	42.13	242.52	219.22	121.37	91.05	53.34	118.34	44.87
Ownership								
For profit, incorporated	19.27	118.31	98.98	51.05	46.13	23.95	53.23	20.66
For profit, unincorporated	42.67	126.17	203.63	104.01	98.53	56.42	99.01	47.28
Nonprofit	38.11	184.70	123.04	90.37	56.17	57.65	81.45	41.06
Age of firm								
Less than 5 years	102.50	166.37	225.48	150.29	240.73	441.25	128.55	158.92
5-9 years	90.72	234.01	177.57	145.83	208.01	140.98	114.72	134.70
10-19 years	57.61	225.20	201.19	97.17	107.95	105.52	104.40	68.98
20 or more years	16.92	113.67	102.26	51.61	36.30	21.34	54.45	17.83
Multi/single status								
2 or more locations	18.22	--	264.28	70.73	43.37	20.89	118.73	18.44
1 location only	32.37	90.98	86.10	50.59	60.14	166.26	46.31	45.64
Percent full-time employees								
Less than 25%	156.26	112.02 *	367.53	233.21	383.27	201.07	195.23	178.85
25-49 %	59.96	418.25	262.87	176.86	146.74	66.64	183.20	63.02
50-74 %	42.29	227.87	188.94	137.76	101.03	50.59	122.89	44.90
75% or more	17.83	102.49	92.16	45.80	38.54	23.49	48.13	19.21
Union presence								
No union employees	17.33	88.36	80.66	42.28	36.58	23.82	42.57	19.02
Has union employees	40.78	--	793.38 *	277.52	129.11	42.41	491.06	39.86
Percent low-wage employees								
50% or more low-wage	51.45	227.97	211.50	155.99	91.20	69.80	117.24	55.42
Less than 50% low-wage	16.77	95.85	85.42	43.69	37.87	21.59	45.58	18.04
Percent women employees								
Less than 25%	36.31	167.89	132.97	60.97	74.71	64.03	68.99	42.81
25-49 %	30.73	194.97	237.51	93.64	76.90	35.07	114.80	31.64
50-74 %	26.68	169.38	146.87	111.91	65.77	29.86	88.42	27.83
75% or more	35.75	198.78	124.85	93.07	58.64	52.80	83.14	39.31
Percent age 50 or older employees								
Less than 25%	26.46	122.56	102.99	63.81	63.61	33.65	58.27	29.69
25-49 %	22.64	213.12	112.04	66.07	47.49	28.96	69.80	23.91
50-74 %	48.01	240.78	349.72	107.81	90.09	56.73	161.69	45.91
75% or more	96.76	204.55	278.99	280.24	210.02	125.82	157.14	125.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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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