

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, 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	5,978	4,856	7,514	7,249	6,729	5,532	6,714	5,887
Industry group **								
Agric., fish., forest.	3,746 *	--	--	--	--	--	6,506	3,211 *
Mining and manufacturing	4,907	--	6,257	7,471	4,830	4,580	6,518	4,797
Construction	6,082	3,611	7,576	7,487	5,134	5,649	6,538	5,841
Utilities and transp.	5,428	--	4,106 *	7,666	6,690	4,932	6,475	5,373
Wholesale trade	5,606	1,863 *	6,378	7,075	7,040	4,865	5,380	5,644
Fin. svcs. and real estate	5,917	6,518	8,041	6,374	6,755	5,600	7,255	5,807
Retail trade	6,751	7,358 *	7,779	9,504	10,031	5,292	8,120	6,575
Professional services	6,126	5,287	8,280	7,459	7,012	5,639	7,064	6,011
Other services	7,204	4,179	7,585	6,676	7,891	7,310	6,000	7,387
Ownership								
For profit, incorporated	5,927	4,482	7,599	7,513	6,644	5,456	6,711	5,824
For profit, unincorporated	6,314	6,254	7,769	7,000	7,422	5,612	7,246	6,159
Nonprofit	5,961	5,607	6,324	6,019	6,556	5,786	5,905	5,964
Age of firm								
Less than 5 years	7,286	5,876	8,565	6,949	6,833	11,552	6,991	7,730
5-9 years	6,704	5,917	7,674	7,480	5,997	6,347	7,051	6,424
10-19 years	6,905	4,769	7,835	6,631	7,984	6,234	6,798	6,947
20 or more years	5,820	4,384	7,115	7,490	6,505	5,491	6,552	5,766
Multi/single status								
2 or more locations	5,769	--	7,822	7,742	6,697	5,502	8,110	5,733
1 location only	6,752	4,815	7,488	7,086	6,789	6,907	6,544	6,929
Percent full-time employees								
Less than 25%	3,978	--	11,463 *	3,282	8,284	3,254 *	6,006 *	3,699 *
25-49 %	6,513	5,249	6,676	5,264	7,765	6,510	5,430	6,724
50-74 %	5,504	5,258 *	5,356	8,784	7,073	4,927	6,368	5,391
75% or more	6,049	4,784	7,696	7,240	6,669	5,628	6,822	5,956
Union presence								
No union employees	6,314	5,065	7,656	7,494	7,025	5,804	6,961	6,219
Has union employees	4,704	1,984 *	5,427 *	3,335	4,231	4,820	3,374 *	4,754
Percent low-wage employees								
50% or more low-wage	6,686	3,745 *	7,848	6,879	8,428	6,353	5,904	6,756
Less than 50% low-wage	5,935	4,934	7,504	7,263	6,636	5,477	6,750	5,833
Percent women employees								
Less than 25%	5,954	4,152	6,897	7,118	6,354	5,362	6,523	5,821
25-49 %	5,508	5,197	9,063	6,459	6,439	5,068	6,634	5,418
50-74 %	6,276	4,400	6,633	8,412	7,188	5,957	6,541	6,254
75% or more	6,432	6,944	8,112	7,626	7,323	5,942	7,585	6,299
Percent age 50 or older employees								
Less than 25%	6,489	5,254	8,366	7,416	7,223	5,843	7,144	6,345
25-49 %	5,714	4,703	5,903	7,228	6,480	5,410	6,276	5,679
50-74 %	5,916	5,391	8,105	6,535	6,339	5,473	6,784	5,768
75% or more	5,945	2,834 *	7,732	8,306	7,056	5,955	4,795	6,461

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.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, 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	76.18	455.29	532.89	309.53	178.43	85.55	270.57	78.39
Industry group **								
Agric., fish., forest.	1,148.22 *	--	--	--	--	--	1,464.90	1,148.08 *
Mining and manufacturing	136.83	--	904.90	553.06	324.76	146.82	623.26	138.69
Construction	477.70	1,080.03	1,304.68	876.64	1,076.72	488.86	735.75	608.12
Utilities and transp.	261.67	--	1,674.16 *	934.87	757.37	272.59	1,336.17	264.72
Wholesale trade	212.42	1,158.79 *	1,024.36	670.66	362.45	255.93	600.20	227.22
Fin. svcs. and real estate	153.44	1,443.31	850.77	1,263.75	304.64	158.02	959.32	146.80
Retail trade	295.26	2,367.32 *	921.57	588.31	394.94	249.18	759.38	313.54
Professional services	150.46	857.93	1,312.88	376.24	264.99	175.77	611.56	149.66
Other services	228.30	868.65	786.19	640.66	450.36	304.49	478.73	253.36
Ownership								
For profit, incorporated	91.10	531.99	653.17	411.58	235.83	93.97	327.80	93.05
For profit, unincorporated	242.53	1,005.44	1,186.67	511.72	397.43	352.09	639.37	260.91
Nonprofit	169.50	1,135.26	1,158.85	472.10	293.17	216.26	567.76	176.82
Age of firm								
Less than 5 years	669.54	1,196.83	1,800.64	1,056.09	1,172.83	2,857.57	957.52	844.10
5-9 years	394.01	1,059.19	1,058.61	625.36	716.37	793.49	579.95	524.58
10-19 years	345.97	961.67	1,617.60	930.39	424.48	436.65	736.04	386.16
20 or more years	76.98	633.05	500.11	305.31	196.17	87.32	298.75	79.32
Multi/single status								
2 or more locations	80.22	--	1,062.89	414.10	206.59	86.44	632.96	80.33
1 location only	202.19	461.09	570.18	382.73	343.29	506.70	289.40	284.95
Percent full-time employees								
Less than 25%	1,104.95	--	4,400.35 *	847.25	767.43	1,180.99 *	1,885.31 *	1,153.03 *
25-49 %	273.50	1,429.99	1,401.41	872.03	807.87	279.18	813.48	271.57
50-74 %	250.74	1,590.21 *	1,091.18	875.89	418.21	273.73	913.46	254.50
75% or more	79.34	476.32	591.27	337.10	193.08	86.06	295.70	81.07
Union presence								
No union employees	87.27	472.02	549.13	322.72	170.92	103.97	274.91	90.94
Has union employees	143.62	1,114.00 *	2,137.60 *	947.29	579.89	145.88	1,030.11 *	143.92
Percent low-wage employees								
50% or more low-wage	213.56	1,436.93 *	1,101.71	605.04	525.89	241.61	710.03	224.34
Less than 50% low-wage	79.68	479.17	546.61	320.86	185.49	89.71	281.28	81.97
Percent women employees								
Less than 25%	176.50	595.88	687.16	516.69	406.52	224.19	361.99	198.39
25-49 %	142.48	1,120.93	1,779.11	548.94	326.08	149.97	801.43	139.61
50-74 %	118.46	911.35	763.93	634.56	274.44	129.19	594.39	118.19
75% or more	179.55	1,014.70	835.63	432.97	316.70	223.67	480.25	189.17
Percent age 50 or older employees								
Less than 25%	148.21	687.20	651.36	410.43	273.99	192.24	369.76	160.46
25-49 %	98.14	1,043.72	443.84	589.42	268.40	106.06	375.98	101.39
50-74 %	225.08	843.49	2,322.09	585.87	428.60	230.36	997.02	197.34
75% or more	451.27	919.68 *	1,552.00	1,385.58	1,063.89	462.11	970.19	463.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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