

Table I.D.1(2010) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	13,871	13,170	13,248	13,047	13,931	14,118	13,170	13,999
Industry group **								
Agric., fish., forest.	12,031	--	--	--	--	--	12,545	11,692
Mining and manufacturing	12,963	13,935	13,247	11,834	13,069	13,061	12,931	12,967
Construction	13,195	12,453	11,831	13,176	13,861	14,565	12,583	13,716
Utilities and transp.	14,634	13,866	13,374	11,811	15,337	14,775	12,672	14,782
Wholesale trade	13,042	13,174	13,212	13,033	14,091	12,502	13,369	12,962
Fin. svcs. and real estate	14,298	13,947	15,136	13,599	14,501	14,293	14,060	14,324
Retail trade	12,773	12,603	11,986	13,411	12,794	12,708	12,142	12,904
Professional services	14,992	13,210	13,732	13,815	14,807	15,476	13,570	15,225
Other services	12,985	13,246	13,194	12,784	12,789	13,041	13,232	12,921
Ownership								
For profit, incorporated	13,548	12,949	12,980	13,040	13,643	13,720	12,974	13,657
For profit, unincorporated	13,826	13,439	13,922	12,176	14,320	14,068	13,348	13,960
Nonprofit	15,419	14,878	14,719	14,038	14,657	15,915	14,549	15,500
Age of firm								
Less than 5 years	12,688	12,747	12,618	11,725	14,403	12,311	12,508	12,847
5-9 years	12,718	12,364	12,950	11,140	13,047	14,330	12,322	13,097
10-19 years	13,612	13,008	13,222	13,250	12,928	14,577	13,332	13,755
20 or more years	13,997	13,682	13,398	13,308	14,134	14,102	13,396	14,068
Multi/single status								
2 or more locations	14,101	13,202	13,385	13,792	14,302	14,077	13,756	14,107
1 location only	13,288	13,169	13,240	12,812	13,280	14,898	13,118	13,460
Percent full-time employees								
Less than 25%	12,345	13,809	14,533	9,878	13,993	12,177	11,690	12,563
25-49 %	13,260	13,753	11,652	12,475	13,959	13,278	12,791	13,367
50-74 %	13,937	11,965	12,939	14,261	14,322	14,088	12,777	14,114
75% or more	13,905	13,346	13,309	13,063	13,896	14,174	13,266	14,022
Union presence								
No union employees	13,801	13,220	13,255	12,919	14,024	14,172	13,122	13,996
Has union employees	14,223	12,357	13,195	13,683	13,205	14,505	13,705	14,255
Unknown	13,703	13,524	13,146	14,746	14,969	13,638	13,213	13,712
Percent low wage employees								
50% or more low wage	12,692	11,977	11,809	11,563	12,685	13,008	11,459	12,906
Less than 50% low wage	14,020	13,356	13,390	13,215	14,081	14,264	13,375	14,139

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or no 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.1(2010) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2010

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	74.76	123.30	143.53	176.79	169.83	102.36	111.14	76.43
Industry group **								
Agric., fish., forest.	573.32	--	--	--	--	--	993.62	814.21
Mining and manufacturing	185.44	584.08	507.42	277.46	255.68	312.72	433.03	209.50
Construction	300.18	501.30	409.92	382.86	761.33	571.29	248.12	324.92
Utilities and transp.	482.57	990.77	1,456.11	839.73	733.67	555.61	574.94	503.50
Wholesale trade	190.14	670.80	543.35	315.53	390.08	384.65	396.38	261.62
Fin. svcs. and real estate	186.18	432.63	897.99	484.27	454.73	283.11	542.36	204.73
Retail trade	269.85	458.10	468.70	544.82	568.45	300.71	264.88	305.21
Professional services	143.90	215.39	252.95	293.14	228.31	187.50	256.61	141.87
Other services	181.68	349.95	457.76	594.23	476.07	222.46	354.85	166.69
Ownership								
For profit, incorporated	92.88	177.82	182.67	181.90	246.11	122.49	128.30	97.41
For profit, unincorporated	212.59	465.95	425.14	646.74	311.80	266.05	351.48	208.94
Nonprofit	199.69	512.58	977.85	212.52	462.07	197.49	390.87	212.64
Age of firm								
Less than 5 years	303.07	421.93	751.92	379.03	979.15	985.28	252.19	564.51
5-9 years	257.77	397.32	565.30	492.99	602.49	549.58	304.78	283.84
10-19 years	166.48	284.42	526.01	460.60	358.35	418.68	215.87	221.44
20 or more years	77.46	230.20	206.76	219.51	177.08	108.57	133.33	82.00
Multi/single status								
2 or more locations	88.20	1,175.59	578.16	311.07	123.64	114.16	345.95	88.27
1 location only	101.49	134.74	145.03	152.85	338.22	570.07	102.92	193.89
Percent full-time employees								
Less than 25%	399.58	1,142.10	1,216.59	995.55	591.19	973.79	1,098.24	678.16
25-49 %	296.47	601.26	787.73	876.57	721.52	359.43	402.65	316.34
50-74 %	279.78	404.48	521.94	789.15	652.27	297.60	361.93	281.62
75% or more	82.25	120.91	142.92	186.74	175.05	111.16	94.68	86.16
Union presence								
No union employees	90.32	121.45	173.01	159.44	121.00	148.82	120.99	103.89
Has union employees	206.64	777.92	898.04	593.40	541.50	263.47	612.09	230.54
Unknown	194.77	1,879.64	997.46	1,174.85	806.89	208.72	766.63	205.55
Percent low wage employees								
50% or more low wage	163.33	525.30	395.01	521.24	502.49	223.00	354.50	177.63
Less than 50% low wage	74.01	137.19	151.64	169.13	172.71	97.91	122.50	75.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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.