

Table I.D.1 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, 2016

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	17,710	16,148	16,736	16,310	17,600	18,121	16,471	17,893
Industry group **								
Agric., fish., forest.	15,771	--	--	--	--	--	13,945	17,166
Mining and manufacturing	17,100	17,307	16,849	16,007	16,547	17,507	16,677	17,139
Construction	16,376	16,275	13,863	15,168	16,526	22,203	14,554	17,522
Utilities and transp.	18,136	--	16,579	16,440	18,661	18,266	15,867	18,278
Wholesale trade	16,951	12,825	18,623	16,226	17,194	17,052	16,448	17,054
Fin. svcs. and real estate	18,415	17,527	21,340	19,374	18,301	18,316	19,589	18,323
Retail trade	16,446	19,040	17,016	15,707	16,192	16,411	17,510	16,312
Professional services	18,784	15,703	17,358	17,116	18,782	19,306	16,658	19,094
Other services	16,596	15,838	15,821	15,664	17,244	16,722	16,106	16,700
Ownership								
For profit, incorporated	17,327	15,848	16,416	16,157	17,194	17,697	16,254	17,496
For profit, unincorporated	16,927	16,444	18,142	16,089	17,276	16,814	16,978	16,916
Nonprofit	19,885	18,105	16,726	17,522	19,290	20,480	17,382	20,060
Age of firm								
Less than 5 years	16,043	15,563	15,720	15,634	16,652	16,724	15,883	16,171
5-9 years	15,671	14,934	17,323	15,305	15,642	15,373	15,964	15,466
10-19 years	17,344	16,894	15,851	16,214	17,981	18,849	16,360	17,908
20 or more years	17,903	16,234	17,191	16,627	17,763	18,128	16,759	18,001
Multi/single status								
2 or more locations	18,056	--	17,323	17,123	18,138	18,074	18,109	18,056
1 location only	16,670	16,142	16,696	16,106	16,740	19,674	16,316	16,986
Percent full-time employees								
Less than 25%	16,805	14,417	19,591	16,470	15,609	17,192	16,934	16,742
25-49 %	17,541	13,917	16,012	15,147	15,324	18,977	15,749	17,778
50-74 %	17,162	15,362	17,587	16,662	17,732	17,225	16,397	17,281
75% or more	17,781	16,486	16,578	16,326	17,701	18,192	16,487	17,968
Union presence								
No union employees	17,468	16,222	16,914	16,362	17,388	17,860	16,531	17,638
Has union employees	18,450	15,158	15,904	15,964	19,048	18,688	15,966	18,596
Percent low-wage employees								
50% or more low-wage	16,719	17,339	15,685	15,651	16,195	16,997	16,310	16,770
Less than 50% low-wage	17,781	16,031	16,785	16,347	17,700	18,205	16,481	17,976

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 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.1 Standard errors 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, 2016

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	84.41	370.36	389.69	232.37	189.94	108.62	207.40	91.81
Industry group **								
Agric., fish., forest.	1,291.43	--	--	--	--	--	1,619.12	1,742.85
Mining and manufacturing	203.75	1,243.00	833.59	419.77	408.02	268.58	407.93	218.99
Construction	528.40	1,502.53	761.62	673.11	773.52	1,408.80	559.42	757.36
Utilities and transp.	243.17	--	1,175.29	1,185.63	894.92	263.38	848.00	250.64
Wholesale trade	263.80	1,221.93	1,345.12	605.21	587.40	335.24	749.28	281.32
Fin. svcs. and real estate	200.52	1,163.20	2,008.28	744.42	589.84	221.16	913.84	202.91
Retail trade	269.17	1,660.66	1,370.51	644.56	516.71	333.91	783.05	287.36
Professional services	157.97	569.57	501.38	445.35	266.80	219.39	321.90	174.00
Other services	257.84	687.48	1,058.69	622.86	662.32	341.49	521.05	293.38
Ownership								
For profit, incorporated	91.99	450.12	435.60	263.08	228.36	113.21	238.16	99.30
For profit, unincorporated	255.64	746.98	958.14	714.96	528.38	362.67	514.88	290.02
Nonprofit	228.43	1,190.20	1,490.78	597.20	362.00	299.76	731.29	237.41
Age of firm								
Less than 5 years	457.43	951.98	2,209.47	651.92	534.72	893.48	871.06	435.77
5-9 years	415.05	730.70	1,255.84	588.21	865.34	1,019.22	591.05	555.69
10-19 years	270.91	748.59	606.46	519.19	495.40	610.22	371.85	363.12
20 or more years	91.52	561.66	529.55	312.94	209.03	110.27	287.88	96.06
Multi/single status								
2 or more locations	95.02	--	1,007.82	425.23	226.35	107.44	634.07	95.98
1 location only	179.06	371.33	409.92	268.32	321.56	965.37	217.97	277.65
Percent full-time employees								
Less than 25%	566.20	1,579.79	1,538.03	873.87	1,119.96	558.78	1,413.52	467.08
25-49 %	748.19	1,723.98	1,002.22	942.34	1,399.82	878.71	751.24	843.73
50-74 %	205.42	985.57	756.02	941.13	541.97	234.62	613.96	216.01
75% or more	90.93	417.32	430.86	249.59	194.08	118.18	228.17	98.52
Union presence								
No union employees	93.41	384.61	387.36	228.62	201.88	127.52	208.21	103.63
Has union employees	188.99	1,378.42	1,233.98	893.25	501.95	203.17	862.87	191.90
Percent low-wage employees								
50% or more low-wage	248.18	1,809.00	1,276.27	431.01	434.85	318.02	905.78	255.43
Less than 50% low-wage	88.72	359.52	403.36	244.45	201.19	114.33	212.87	96.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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