

Table I.F.3(2004) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

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	1,143	1,788	1,822	1,640	1,186	885	1,771	1,004
Industry group **								
Agric., fish., forest.	1,061	.	.	.	.	.	2,459	713
Mining and manufacturing	1,029	.	.	.	.	.	1,924	931
Construction	1,613	.	.	.	.	.	1,769	1,438
Utilities and transp.	1,012	.	.	.	.	.	1,514	942
Wholesale trade	1,270	.	.	.	.	.	1,843	1,067
Fin. svcs. and real estate	1,047	.	.	.	.	.	1,456	996
Retail trade	1,264	.	.	.	.	.	1,936	1,143
Professional services	1,167	.	.	.	.	.	1,801	1,008
Other services	1,073	.	.	.	.	.	1,637	919
Ownership								
For profit, incorporated	1,151	.	.	.	.	.	1,827	1,001
For profit, unincorporated	1,171	.	.	.	.	.	1,562	1,044
Nonprofit	1,059	.	.	.	.	.	1,576	990
Age of firm								
Less than 5 years	1,660	.	.	.	.	.	1,671	1,641
5-9 years	1,433	.	.	.	.	.	1,872	1,080
10-19 years	1,363	.	.	.	.	.	1,734	1,054
20 or more years	1,194	.	.	.	.	.	1,789	1,065
Unknown	857	.	.	.	.	.	1,094 *	856
Multi/single status								
2 or more locations	971	.	.	.	.	.	1,501	953
1 location only	1,617	.	.	.	.	.	1,813	1,336
Percent full-time employees								
Less than 25%	1,263	.	.	.	.	.	1,885	1,137
25-49 %	1,233	.	.	.	.	.	1,839	1,118
50-74 %	1,092	.	.	.	.	.	1,839	932
75% or more	1,143	.	.	.	.	.	1,760	1,005
Union presence								
No union employees	1,258	.	.	.	.	.	1,834	1,075
Has union employees	874	.	.	.	.	.	1,179	846
Unknown	958	.	.	.	.	.	1,674 *	948
Percent low wage employees **								
50% or more low wage	1,156	.	.	.	.	.	1,887	1,051
Less than 50% low wage	1,140	.	.	.	.	.	1,756	994

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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 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.F.3(2004) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

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	21.60	78.04	104.05	54.97	45.20	20.46	48.13	21.29
Industry group **								
Agric., fish., forest.	269.71	.	.	.	.	.	219.27	133.37
Mining and manufacturing	34.24	.	.	.	.	.	100.49	31.34
Construction	87.60	.	.	.	.	.	79.88	141.49
Utilities and transp.	70.60	.	.	.	.	.	167.02	81.32
Wholesale trade	63.20	.	.	.	.	.	125.97	44.28
Fin. svcs. and real estate	50.63	.	.	.	.	.	178.32	51.11
Retail trade	71.20	.	.	.	.	.	170.02	67.64
Professional services	22.11	.	.	.	.	.	67.70	23.32
Other services	39.33	.	.	.	.	.	94.88	50.86
Ownership								
For profit, incorporated	19.65	.	.	.	.	.	44.27	17.95
For profit, unincorporated	82.41	.	.	.	.	.	109.53	84.23
Nonprofit	78.59	.	.	.	.	.	127.69	75.36
Age of firm								
Less than 5 years	111.94	.	.	.	.	.	194.76	233.98
5-9 years	85.74	.	.	.	.	.	143.44	82.22
10-19 years	73.01	.	.	.	.	.	152.97	62.09
20 or more years	26.11	.	.	.	.	.	54.10	27.69
Unknown	27.50	.	.	.	.	.	587.68*	27.52
Multi/single status								
2 or more locations	24.35	.	.	.	.	.	83.44	24.42
1 location only	43.14	.	.	.	.	.	46.13	80.20
Percent full-time employees								
Less than 25%	102.36	.	.	.	.	.	182.60	106.28
25-49 %	76.90	.	.	.	.	.	164.29	63.93
50-74 %	63.65	.	.	.	.	.	98.29	56.71
75% or more	24.59	.	.	.	.	.	51.10	22.34
Union presence								
No union employees	18.39	.	.	.	.	.	54.46	20.42
Has union employees	43.37	.	.	.	.	.	137.78	50.53
Unknown	42.19	.	.	.	.	.	568.36*	41.21
Percent low wage employees **								
50% or more low wage	46.24	.	.	.	.	.	175.51	41.31
Less than 50% low wage	27.40	.	.	.	.	.	45.03	24.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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