

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, 2017

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	18,687	17,789	17,741	17,597	18,400	19,064	17,649	18,839
Industry group **								
Agric., fish., forest.	15,427	--	--	--	--	--	14,932	15,531
Mining and manufacturing	18,312	17,262	17,410	17,646	17,507	18,828	17,450	18,385
Construction	16,461	18,524	16,760	16,104	14,933	18,157	16,946	16,167
Utilities and transp.	18,448	16,378	15,850	18,630	18,804	18,492	16,637	18,563
Wholesale trade	18,716	17,723	18,582	17,251	19,660	18,696	17,924	18,894
Fin. svcs. and real estate	19,260	20,287	17,852	19,604	19,347	19,240	18,922	19,281
Retail trade	17,380	19,616	16,402	16,910	16,839	17,512	17,677	17,336
Professional services	19,787	17,267	18,411	18,164	19,556	20,348	17,865	20,074
Other services	17,797	17,297	17,984	17,406	18,068	17,838	17,590	17,840
Ownership								
For profit, incorporated	18,306	17,606	17,654	17,225	17,999	18,638	17,517	18,420
For profit, unincorporated	18,931	18,771	17,240	18,872	17,649	19,750	18,108	19,120
Nonprofit	20,382	17,358	19,605	18,229	20,700	20,707	17,830	20,619
Age of firm								
Less than 5 years	18,196	17,530	17,457	17,801	19,049	19,213	17,629	18,774
5-9 years	17,832	16,921	19,456	16,554	19,049	16,505	17,856	17,816
10-19 years	17,891	17,325	17,222	17,904	17,796	18,599	17,148	18,253
20 or more years	18,836	18,491	17,545	17,627	18,438	19,109	17,848	18,921
Multi/single status								
2 or more locations	18,972	--	18,930	17,843	18,637	19,076	18,200	18,983
1 location only	17,820	17,827	17,653	17,530	18,043	18,593	17,600	18,017
Percent full-time employees								
Less than 25%	16,713	15,494	16,400	15,479	15,711	17,641	15,726	16,971
25-49 %	18,057	19,011	18,112	18,024	17,990	17,963	18,715	17,910
50-74 %	18,810	17,958	18,127	16,661	18,502	19,270	17,196	19,036
75% or more	18,724	17,809	17,709	17,693	18,447	19,093	17,683	18,872
Union presence								
No union employees	18,482	17,622	17,798	17,525	18,471	18,801	17,591	18,643
Has union employees	19,349	20,563	17,224	18,038	17,982	19,677	18,289	19,398
Percent low-wage employees								
50% or more low-wage	16,966	15,095	17,314	15,939	16,404	17,376	15,813	17,098
Less than 50% low-wage	18,816	17,992	17,760	17,704	18,561	19,193	17,759	18,972

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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, 2017

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	104.65	373.22	329.94	222.69	263.81	135.90	192.09	116.37
Industry group **								
Agric., fish., forest.	776.84	--	--	--	--	--	1,690.84	871.47
Mining and manufacturing	281.16	1,313.59	970.63	483.21	674.85	339.80	535.86	300.73
Construction	526.18	1,276.43	699.73	711.15	1,265.47	674.65	594.71	739.92
Utilities and transp.	594.22	1,492.52	1,094.00	959.03	684.16	737.10	615.47	631.79
Wholesale trade	305.32	852.30	1,030.39	714.49	812.90	363.65	546.62	351.36
Fin. svcs. and real estate	237.73	1,830.21	1,074.38	1,013.92	411.80	286.62	792.99	247.72
Retail trade	226.22	1,472.82	712.46	717.86	565.63	272.89	634.70	241.46
Professional services	178.80	584.46	715.69	352.96	365.50	238.38	359.65	195.58
Other services	267.10	757.11	807.31	544.34	690.39	365.43	471.53	307.04
Ownership								
For profit, incorporated	123.31	424.23	388.98	260.34	310.74	160.31	227.62	137.11
For profit, unincorporated	333.67	983.20	755.52	601.00	817.84	426.93	461.29	390.65
Nonprofit	234.24	1,172.42	1,125.86	545.13	479.70	300.93	609.34	245.96
Age of firm								
Less than 5 years	556.47	1,162.19	1,210.27	860.71	1,183.28	1,395.56	706.37	845.14
5-9 years	503.71	948.75	1,192.48	769.69	1,075.63	1,019.17	731.47	687.72
10-19 years	249.16	676.33	639.73	492.07	496.52	524.82	363.35	326.49
20 or more years	117.95	547.28	387.60	275.68	321.38	140.81	241.07	126.28
Multi/single status								
2 or more locations	126.47	--	820.39	433.63	359.57	138.20	444.39	128.06
1 location only	172.13	377.39	349.67	259.58	389.66	749.88	205.87	270.43
Percent full-time employees								
Less than 25%	658.56	1,692.89	913.47	788.89	2,656.89	351.92	1,164.18	773.42
25-49 %	641.18	1,534.84	1,119.80	1,501.58	866.40	1,025.32	982.42	750.68
50-74 %	343.95	806.89	1,181.89	643.69	904.96	443.48	574.25	379.56
75% or more	112.68	430.89	359.77	241.83	284.21	145.49	209.57	124.99
Union presence								
No union employees	106.25	365.36	354.80	220.38	241.26	146.50	195.78	119.66
Has union employees	289.90	2,288.24	849.54	870.21	1,117.28	305.44	844.18	300.91
Percent low-wage employees								
50% or more low-wage	298.35	1,199.72	1,203.65	571.35	787.03	371.69	711.69	322.02
Less than 50% low-wage	109.67	387.05	340.21	234.06	278.42	142.51	198.28	122.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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