

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, 2019

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	20,486	19,744	19,672	19,446	19,862	20,976	19,417	20,645
Industry group **								
Agric., fish., forest.	19,610	--	--	--	--	--	19,583	19,620
Mining and manufacturing	20,206	13,633	19,063	18,921	19,618	20,835	18,209	20,334
Construction	17,690	18,732	16,630	18,476	16,991	18,155	18,285	17,387
Utilities and transp.	21,377	16,174	19,415	21,209	19,237	21,918	18,057	21,573
Wholesale trade	19,498	23,217	19,338	19,674	19,509	19,124	19,982	19,375
Fin. svcs. and real estate	20,861	22,861	22,850	20,655	19,854	20,913	22,108	20,730
Retail trade	18,680	19,309	16,888	18,048	17,390	19,103	17,904	18,787
Professional services	21,517	19,037	20,540	19,502	21,125	22,120	19,778	21,767
Other services	20,150	18,491	20,987	20,192	21,099	19,936	18,938	20,414
Ownership								
For profit, incorporated	20,157	18,894	19,889	19,334	19,375	20,629	19,207	20,301
For profit, unincorporated	19,878	21,566	17,432	19,547	19,833	20,039	19,671	19,926
Nonprofit	22,331	20,140	21,981	20,053	21,669	22,845	20,429	22,487
Age of firm								
Less than 5 years	19,293	21,103	21,470	18,048	16,954	22,949	20,347	18,418
5-9 years	18,493	17,889	17,598	18,437	18,829	19,951	18,260	18,669
10-19 years	18,917	19,339	17,665	19,536	18,974	18,776	18,407	19,154
20 or more years	20,799	20,125	20,570	19,760	20,376	21,053	19,895	20,879
Multi/single status								
2 or more locations	20,891	22,346	19,365	20,040	20,844	20,944	19,759	20,911
1 location only	19,331	19,668	19,701	19,258	18,496	21,989	19,379	19,292
Percent full-time employees								
Less than 25%	19,153	19,204	19,735	18,648	18,410	19,497	17,932	19,399
25-49 %	19,324	20,373	18,459	18,719	19,256	19,468	19,125	19,358
50-74 %	20,719	21,469	18,574	19,422	19,786	21,366	19,883	20,892
75% or more	20,531	19,384	19,817	19,496	19,915	21,020	19,407	20,691
Union presence								
No union employees	20,413	19,907	19,639	19,260	20,051	20,949	19,355	20,612
Has union employees	20,722	16,779	20,203	21,869	18,861	21,035	20,310	20,737
Percent low-wage employees								
50% or more low-wage	18,844	20,045	20,254	18,175	18,649	18,849	19,078	18,819
Less than 50% low-wage	20,619	19,716	19,651	19,517	19,947	21,171	19,437	20,799
Percent women employees								
Less than 25%	19,791	19,893	17,800	19,055	18,445	20,925	18,777	20,023
25-49 %	20,282	19,402	19,914	19,979	19,647	20,564	19,230	20,391
50-74 %	20,977	19,415	22,770	20,753	20,997	20,970	20,942	20,982
75% or more	21,273	20,552	19,058	18,259	21,481	21,833	18,925	21,578
Percent age 50 or older employees								
Less than 25%	19,497	19,343	19,279	18,405	18,460	20,290	19,071	19,593
25-49 %	20,875	19,262	19,969	19,773	20,527	21,151	19,259	21,011
50-74 %	21,507	21,117	19,685	21,549	21,327	21,818	20,409	21,705
75% or more	20,824	19,958	22,110	20,866	20,744	21,719	20,520	21,130

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

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	125.26	473.74	627.40	300.71	305.57	155.99	302.84	136.83
Industry group **								
Agric., fish., forest.	1,446.13	--	--	--	--	--	1,236.92	1,890.21
Mining and manufacturing	361.10	1,192.54	1,029.71	683.78	440.09	536.17	687.68	378.53
Construction	617.93	1,256.14	1,400.20	600.59	1,557.76	460.58	740.24	827.27
Utilities and transp.	471.60	436.33	1,384.77	1,365.12	1,900.56	426.29	762.64	496.33
Wholesale trade	486.30	1,417.51	2,456.97	1,396.92	497.92	725.66	1,234.45	524.01
Fin. svcs. and real estate	335.81	1,480.30	1,706.80	894.86	1,223.14	308.71	932.21	353.48
Retail trade	344.37	1,350.69	773.71	535.14	1,140.10	423.00	602.56	383.97
Professional services	196.49	747.97	1,180.79	560.05	332.71	257.28	615.33	207.84
Other services	347.27	873.45	1,112.70	916.26	697.16	505.62	579.96	396.73
Ownership								
For profit, incorporated	151.26	500.50	772.19	345.04	390.65	184.56	363.68	165.76
For profit, unincorporated	402.00	1,104.21	1,145.90	853.15	784.59	636.38	718.48	465.54
Nonprofit	220.88	1,500.70	1,485.06	824.46	430.24	264.65	818.66	227.60
Age of firm								
Less than 5 years	1,051.18	1,413.83	2,331.12	1,064.19	1,599.29	2,598.17	1,161.18	1,520.62
5-9 years	713.74	1,202.74	1,352.82	1,116.16	1,611.02	1,092.72	849.22	1,080.12
10-19 years	480.05	1,095.19	691.44	928.51	1,090.77	872.90	520.67	669.28
20 or more years	124.21	576.93	845.67	319.42	245.81	157.08	387.30	130.55
Multi/single status								
2 or more locations	132.93	2,328.74	765.35	519.07	230.52	157.86	619.72	134.79
1 location only	280.39	485.66	683.63	361.01	584.83	930.75	330.06	430.80
Percent full-time employees								
Less than 25%	603.59	1,628.33	2,171.55	2,784.62	1,496.08	563.75	1,910.73	594.59
25-49 %	497.51	1,326.52	2,372.00	585.40	1,975.85	430.15	888.57	563.23
50-74 %	361.13	1,101.30	1,093.81	845.44	579.77	533.44	727.57	408.62
75% or more	137.26	553.48	703.12	330.53	336.53	169.35	342.61	149.24
Union presence								
No union employees	136.59	483.22	639.46	315.26	267.51	192.92	310.84	151.43
Has union employees	295.00	1,644.98	3,152.71	980.55	1,217.23	265.32	1,345.52	301.83
Percent low-wage employees								
50% or more low-wage	264.82	1,189.50	2,091.13	1,025.75	609.71	316.42	982.56	273.40
Less than 50% low-wage	133.42	504.21	645.77	311.85	327.37	165.82	315.36	146.26
Percent women employees								
Less than 25%	271.39	764.25	600.81	484.83	568.09	399.96	383.75	321.42
25-49 %	225.35	1,019.23	916.64	502.18	592.50	264.22	491.50	243.31
50-74 %	231.13	992.78	1,751.70	845.36	463.96	277.24	879.86	233.99
75% or more	253.59	894.25	1,101.13	603.64	561.73	330.21	567.56	276.16
Percent age 50 or older employees								
Less than 25%	234.49	612.75	1,024.60	418.44	526.35	304.93	478.18	267.32
25-49 %	163.79	897.43	1,109.73	546.12	352.09	198.76	538.64	170.66
50-74 %	321.22	1,041.09	713.03	641.00	753.45	453.13	526.33	366.46
75% or more	670.09	1,664.07	1,023.75	679.50	1,098.58	874.70	1,207.91	563.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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