

Table I.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	7,149	7,234	7,158	6,849	7,273	7,166	7,045	7,167
Industry group **								
Agric., fish., forest.	5,716	6,798	7,591	6,667	6,653	3,838	7,193	5,302
Mining and manufacturing	7,026	8,214	6,656	6,994	7,033	7,023	6,974	7,032
Construction	6,656	6,008	6,806	6,380	6,979	6,890	6,330	6,869
Utilities and transp.	7,181	6,917	6,555	6,719	7,090	7,318	6,857	7,218
Wholesale trade	7,110	6,962	7,995	7,224	7,175	6,851	7,257	7,073
Fin. svcs. and real estate	7,112	7,302	7,445	6,929	7,436	7,006	7,322	7,092
Retail trade	6,629	6,846	6,888	6,076	6,661	6,710	6,693	6,618
Professional services	7,661	7,576	7,204	7,108	7,771	7,771	7,284	7,722
Other services	6,916	7,381	7,301	7,064	6,962	6,791	7,288	6,846
Ownership								
For profit, incorporated	6,952	7,133	7,085	6,710	7,112	6,928	6,927	6,957
For profit, unincorporated	6,873	7,294	7,099	6,621	6,802	6,921	7,086	6,828
Nonprofit	8,125	7,794	7,826	7,813	8,068	8,237	7,818	8,155
Age of firm								
Less than 5 years	6,497	6,425	6,870	5,886	7,247	7,320	6,333	6,651
5-9 years	6,549	6,487	6,260	6,267	6,896	7,334	6,394	6,677
10-19 years	6,923	7,659	7,333	6,713	6,972	6,580	7,221	6,775
20 or more years	7,228	7,440	7,290	7,106	7,362	7,194	7,213	7,229
Multi/single status								
2 or more locations	7,209	7,727	7,475	7,174	7,419	7,156	7,371	7,206
1 location only	6,997	7,228	7,128	6,744	7,040	7,630	7,009	6,986
Percent full-time employees								
Less than 25%	6,603	5,609	6,431	4,991	7,647	6,826	6,052	6,676
25-49 %	6,817	7,340	6,661	6,653	7,418	6,606	7,003	6,787
50-74 %	7,027	7,777	7,430	7,195	7,096	6,897	7,378	6,977
75% or more	7,190	7,153	7,154	6,868	7,280	7,241	7,024	7,220
Union presence								
No union employees	7,084	7,254	7,147	6,799	7,200	7,093	7,031	7,095
Has union employees	7,489	5,965	7,521	8,029	8,215	7,389	7,659	7,485
Percent low-wage employees								
50% or more low-wage	6,661	6,575	6,235	6,557	7,139	6,540	6,539	6,673
Less than 50% low-wage	7,207	7,289	7,207	6,874	7,289	7,255	7,081	7,231
Percent women employees								
Less than 25%	6,918	6,856	6,826	6,588	6,857	7,223	6,719	6,989
25-49 %	6,907	7,079	7,129	6,763	7,301	6,781	7,019	6,894
50-74 %	7,310	7,604	7,615	7,140	7,396	7,272	7,459	7,293
75% or more	7,511	7,571	7,369	7,263	7,589	7,544	7,343	7,538
Percent age 50 or older employees								
Less than 25%	6,936	6,560	6,866	6,633	7,126	7,010	6,690	7,001
25-49 %	7,173	7,235	6,999	6,825	7,231	7,217	6,994	7,190
50-74 %	7,538	7,785	8,289	7,612	7,711	7,290	7,817	7,475
75% or more	7,959	8,587	7,781	7,970	8,124	7,267	8,327	7,691

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	34.97	158.93	123.91	83.01	82.00	47.30	69.62	39.27
Industry group **								
Agric., fish., forest.	714.02	660.60	1,126.97	772.86	837.98	964.23	449.26	848.87
Mining and manufacturing	99.54	924.96	260.23	236.17	231.81	125.18	217.58	108.68
Construction	129.13	289.39	341.82	154.39	380.09	267.26	158.27	185.57
Utilities and transp.	212.73	637.57	480.35	344.42	406.96	289.98	299.88	233.60
Wholesale trade	107.95	473.64	389.17	279.39	244.49	125.62	248.09	119.40
Fin. svcs. and real estate	84.10	407.59	289.95	379.82	199.01	98.45	212.80	89.62
Retail trade	85.72	404.16	309.28	290.01	244.23	92.53	185.00	95.37
Professional services	64.24	287.79	253.00	147.71	155.07	83.89	138.90	71.17
Other services	83.95	384.61	348.64	200.14	191.27	113.87	189.86	92.89
Ownership								
For profit, incorporated	42.00	207.46	148.33	98.71	111.17	53.82	83.46	47.39
For profit, unincorporated	80.75	253.25	272.89	199.91	169.33	119.44	157.99	92.08
Nonprofit	83.90	393.12	343.75	212.45	146.31	120.69	186.67	90.28
Age of firm								
Less than 5 years	265.36	301.97	443.64	284.28	823.33	309.52	209.97	467.77
5-9 years	202.93	376.95	267.78	229.13	530.64	896.92	191.99	331.56
10-19 years	109.31	394.70	289.06	179.50	207.96	229.43	166.77	139.68
20 or more years	37.77	202.86	153.31	107.50	86.41	48.21	85.03	40.87
Multi/single status								
2 or more locations	41.19	925.15	425.41	132.23	93.38	48.14	196.05	41.86
1 location only	66.15	160.41	129.16	100.51	150.48	233.44	74.30	106.30
Percent full-time employees								
Less than 25%	333.80	741.10	751.02	1,000.82	584.20	246.02	419.09	378.03
25-49 %	106.79	618.88	248.07	241.90	342.31	103.50	228.32	118.44
50-74 %	92.75	435.85	283.32	218.06	288.76	108.12	208.18	100.78
75% or more	39.03	177.05	139.45	85.66	88.36	54.40	77.04	43.92
Union presence								
No union employees	38.18	160.93	125.08	83.16	81.70	56.34	70.22	43.80
Has union employees	86.26	325.76	858.73	523.94	403.07	85.10	515.19	87.46
Percent low-wage employees								
50% or more low-wage	105.08	468.12	357.80	211.41	204.14	142.08	220.88	113.50
Less than 50% low-wage	36.71	166.16	128.39	88.38	88.23	49.08	72.64	41.40
Percent women employees								
Less than 25%	72.05	242.31	181.05	97.51	137.34	145.43	97.62	90.65
25-49 %	72.87	431.95	330.18	217.54	200.41	81.86	192.74	78.12
50-74 %	63.53	288.80	289.63	250.96	143.86	77.63	154.06	68.60
75% or more	68.46	338.17	213.19	192.67	158.11	90.79	145.01	76.18
Percent age 50 or older employees								
Less than 25%	55.74	198.55	179.31	108.06	125.67	85.97	95.89	65.73
25-49 %	49.80	252.28	189.75	139.83	115.45	62.83	107.91	53.61
50-74 %	104.98	510.19	376.16	275.59	231.20	137.40	231.05	117.26
75% or more	285.26	434.54	368.39	416.24	986.61	307.49	291.55	438.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

** 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.