

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, 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	20,758	18,935	19,919	19,580	21,230	20,920	19,416	20,923
Industry group **								
Agric., fish., forest.	19,409	--	--	--	--	--	22,122	18,883
Mining and manufacturing	20,243	16,471	19,777	20,300	19,237	20,648	19,828	20,272
Construction	19,400	20,038	17,637	19,297	19,639	19,896	18,801	19,716
Utilities and transp.	21,924	15,774	20,712	18,545	23,511	22,037	19,918	22,029
Wholesale trade	21,199	18,317	21,163	21,531	22,397	20,859	20,410	21,331
Fin. svcs. and real estate	21,139	21,311	19,628	19,592	22,728	20,926	20,460	21,195
Retail trade	19,676	17,784	18,701	17,281	22,103	19,490	17,439	19,963
Professional services	21,402	18,161	20,646	18,873	21,659	21,807	19,159	21,677
Other services	19,778	19,186	20,145	19,387	20,224	19,748	19,711	19,788
Ownership								
For profit, incorporated	20,583	18,858	19,809	19,916	21,121	20,653	19,398	20,738
For profit, unincorporated	19,841	18,831	19,534	17,358	20,362	20,269	18,778	20,019
Nonprofit	22,107	19,600	21,564	20,292	22,288	22,316	20,554	22,209
Age of firm								
Less than 5 years	17,994	16,125	18,731	16,761	20,096	22,276	17,049	19,418
5-9 years	18,353	17,215	18,153	17,523	19,473	19,127	17,909	18,710
10-19 years	20,056	18,567	19,995	19,053	21,643	19,517	19,227	20,378
20 or more years	20,975	20,270	20,513	20,418	21,275	20,986	20,288	21,025
Multi/single status								
2 or more locations	20,989	18,086	20,743	20,353	21,721	20,872	20,330	20,999
1 location only	19,900	18,953	19,851	19,324	20,272	23,095	19,305	20,410
Percent full-time employees								
Less than 25%	19,411	25,405	22,514	19,039	19,086	18,983	22,776	18,949
25-49 %	19,829	13,668	19,095	20,805	19,797	20,227	17,957	20,194
50-74 %	20,156	18,073	19,914	19,458	20,259	20,358	18,938	20,315
75% or more	20,874	19,245	19,905	19,556	21,350	21,047	19,474	21,042
Union presence								
No union employees	20,607	18,743	20,035	19,482	21,137	20,775	19,404	20,785
Has union employees	21,329	21,577	18,218	21,145	22,010	21,298	19,570	21,395
Percent low-wage employees								
50% or more low-wage	18,654	17,045	18,879	16,990	20,002	18,535	17,864	18,725
Less than 50% low-wage	20,885	19,068	19,947	19,678	21,297	21,079	19,485	21,060
Percent women employees								
Less than 25%	20,424	19,975	18,529	19,290	20,416	21,135	19,115	20,728
25-49 %	20,713	19,437	21,981	19,517	22,114	20,446	20,416	20,737
50-74 %	20,885	17,780	20,323	21,269	21,142	20,947	19,417	21,011
75% or more	21,166	17,932	20,400	18,902	21,280	21,581	18,916	21,424
Percent age 50 or older employees								
Less than 25%	20,112	18,307	19,173	18,670	21,106	20,347	18,899	20,378
25-49 %	20,920	18,082	18,849	20,248	20,927	21,086	18,744	21,053
50-74 %	21,380	21,602	23,539	20,217	21,542	21,301	21,874	21,296
75% or more	22,653	18,919	23,862	23,201	28,369	20,980	20,996	23,396

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.

-- 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, 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	123.51	564.02	469.31	313.14	288.08	158.36	283.06	133.32
Industry group **								
Agric., fish., forest.	2,066.18	--	--	--	--	--	1,196.10	2,491.22
Mining and manufacturing	261.35	1,562.93	776.59	648.06	579.11	321.77	749.24	274.34
Construction	445.93	2,574.25	1,383.33	792.34	854.39	652.87	898.29	484.39
Utilities and transp.	1,035.61	1,598.43	1,959.69	1,697.74	1,150.12	1,369.92	1,184.94	1,081.54
Wholesale trade	321.30	1,448.63	984.27	915.89	662.68	445.55	624.78	357.48
Fin. svcs. and real estate	240.95	1,532.71	893.66	1,136.82	483.70	284.03	960.27	247.87
Retail trade	486.27	1,717.05	954.82	930.00	1,735.12	299.70	817.98	516.04
Professional services	202.01	955.94	1,021.68	547.28	548.81	238.94	585.25	213.83
Other services	245.24	677.78	1,013.44	609.32	686.30	312.68	493.57	272.17
Ownership								
For profit, incorporated	156.69	679.65	593.84	379.66	383.62	199.77	346.12	169.82
For profit, unincorporated	262.48	1,587.44	868.49	688.85	548.03	348.92	635.46	286.08
Nonprofit	270.94	810.53	892.55	766.09	490.93	355.05	573.27	286.46
Age of firm								
Less than 5 years	662.06	2,180.11	1,198.26	983.67	1,174.49	1,353.04	865.41	905.54
5-9 years	502.22	1,523.38	724.78	748.02	1,085.18	1,073.81	641.35	745.55
10-19 years	492.30	794.38	1,518.44	825.85	985.18	821.99	682.49	616.34
20 or more years	130.79	762.19	449.58	374.13	299.50	161.12	350.80	137.82
Multi/single status								
2 or more locations	145.50	1,387.10	1,125.69	687.57	373.89	161.44	994.32	146.79
1 location only	212.12	574.81	499.09	357.73	413.41	633.08	297.63	294.28
Percent full-time employees								
Less than 25%	629.87	1,548.57	3,516.02	1,661.97	1,353.48	642.01	1,536.21	571.31
25-49 %	446.59	2,963.51	2,608.53	776.05	645.46	470.63	1,696.40	381.27
50-74 %	276.44	842.67	952.22	959.23	1,013.10	314.00	657.00	299.73
75% or more	137.13	638.12	520.10	342.66	306.80	177.89	313.77	147.68
Union presence								
No union employees	143.61	522.87	465.21	317.74	284.19	202.48	277.94	158.25
Has union employees	244.33	3,412.52	2,515.84	1,587.97	1,295.29	231.93	1,650.54	245.80
Percent low-wage employees								
50% or more low-wage	451.28	1,550.49	926.37	931.92	568.87	596.37	766.17	487.88
Less than 50% low-wage	126.96	590.72	481.34	322.94	301.91	161.93	293.83	136.93
Percent women employees								
Less than 25%	327.01	930.88	593.00	462.75	412.90	589.92	410.55	385.40
25-49 %	218.32	1,005.35	1,415.23	714.63	740.93	211.37	704.51	228.72
50-74 %	183.41	997.96	615.67	723.20	384.77	224.97	579.48	191.83
75% or more	238.50	1,386.36	1,047.45	707.70	475.79	301.37	697.79	248.47
Percent age 50 or older employees								
Less than 25%	189.97	938.39	525.56	410.90	541.59	215.88	393.96	211.03
25-49 %	179.12	733.55	641.16	508.19	333.44	225.20	419.84	186.95
50-74 %	301.31	1,133.87	1,627.02	969.12	599.42	390.85	828.15	322.05
75% or more	1,338.42	1,335.03	1,280.32	1,671.89	4,408.60	562.47	1,112.97	1,814.52

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.

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