

Table I.E.1 Average total employee-plus-one 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	14,191	13,305	14,070	13,519	14,425	14,268	13,522	14,271
Industry group **								
Agric., fish., forest.	11,210	--	--	--	--	--	13,306	10,614
Mining and manufacturing	14,019	14,185	12,113	13,968	14,035	14,106	13,421	14,075
Construction	13,388	13,101	13,092	12,716	14,857	12,960	12,579	13,748
Utilities and transp.	14,745	--	12,581	13,408	14,491	15,058	13,476	14,824
Wholesale trade	14,299	12,112	15,345	14,818	14,632	14,002	14,093	14,334
Fin. svcs. and real estate	14,082	14,571	14,604	13,809	14,565	13,959	14,560	14,052
Retail trade	12,952	14,258	11,478	12,215	13,797	12,881	12,150	13,049
Professional services	14,965	12,897	14,881	13,509	15,201	15,148	13,740	15,103
Other services	13,688	13,932	14,748	13,119	13,091	13,837	13,876	13,663
Ownership								
For profit, incorporated	13,945	13,619	14,098	13,552	14,517	13,847	13,542	13,997
For profit, unincorporated	13,598	12,375	13,866	12,864	13,016	14,163	12,982	13,699
Nonprofit	15,545	13,294	14,142	14,294	15,277	15,813	14,295	15,615
Age of firm								
Less than 5 years	13,379	13,170	13,284	11,777	14,996	15,560	12,408	14,122
5-9 years	13,119	10,958	12,679	12,857	14,497	13,641	11,931	14,023
10-19 years	13,685	12,418	15,262	13,070	13,977	13,680	13,412	13,800
20 or more years	14,297	14,757	13,867	13,928	14,487	14,294	14,029	14,317
Multi/single status								
2 or more locations	14,307	14,845	14,036	14,214	14,632	14,247	14,849	14,300
1 location only	13,763	13,291	14,073	13,272	14,036	15,259	13,373	14,082
Percent full-time employees								
Less than 25%	13,860	14,395	15,561	14,798	12,592	13,787	15,286	13,663
25-49 %	13,443	10,242	13,503	13,401	14,112	13,468	12,157	13,602
50-74 %	13,937	15,689	14,428	12,259	14,785	13,879	13,557	13,972
75% or more	14,248	13,216	14,019	13,610	14,420	14,353	13,538	14,334
Union presence								
No union employees	14,125	13,372	14,178	13,468	14,232	14,255	13,560	14,207
Has union employees	14,468	--	12,018	14,741	16,327	14,305	12,588	14,511
Percent low-wage employees								
50% or more low-wage	12,933	15,941	15,774	11,951	12,913	12,781	14,905	12,725
Less than 50% low-wage	14,291	13,014	13,988	13,596	14,529	14,398	13,425	14,395
Percent women employees								
Less than 25%	14,115	13,527	13,175	13,289	14,292	14,568	13,166	14,350
25-49 %	13,710	12,736	14,935	13,587	14,605	13,451	13,838	13,701
50-74 %	14,417	14,497	15,283	14,133	14,121	14,479	14,556	14,406
75% or more	14,715	11,432	13,843	13,504	14,798	14,992	12,825	14,902
Percent age 50 or older employees								
Less than 25%	13,586	11,387	13,256	13,054	14,014	13,738	12,684	13,751
25-49 %	14,299	14,090	13,297	13,552	14,241	14,425	13,158	14,371
50-74 %	14,814	14,041	15,900	14,338	15,176	14,714	14,700	14,834
75% or more	16,518	16,796	17,430	15,949	20,987	13,888	16,900	16,246

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.E.1 Standard errors for average total employee-plus-one 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	92.93	489.92	387.06	181.71	208.87	122.73	212.39	100.66
Industry group **								
Agric., fish., forest.	1,547.27	--	--	--	--	--	1,167.94	1,891.60
Mining and manufacturing	197.90	1,345.62	842.39	523.01	469.04	238.51	545.78	210.05
Construction	331.33	1,159.09	899.07	319.73	991.91	305.44	422.40	434.35
Utilities and transp.	890.13	--	1,058.67	965.53	1,205.43	1,189.44	1,016.86	939.03
Wholesale trade	227.40	1,591.84	1,024.16	536.10	557.36	276.71	651.59	241.39
Fin. svcs. and real estate	149.21	1,088.32	839.56	720.78	324.45	177.39	644.18	153.52
Retail trade	216.68	1,701.58	1,001.12	525.51	621.87	242.56	706.39	227.89
Professional services	140.51	973.07	759.75	329.00	417.59	157.19	460.40	146.83
Other services	227.80	993.64	1,233.92	514.60	630.66	279.77	616.03	244.94
Ownership								
For profit, incorporated	119.05	614.77	461.25	222.26	263.72	159.34	253.12	130.19
For profit, unincorporated	181.07	1,001.46	932.07	434.01	460.83	193.90	505.77	192.81
Nonprofit	188.45	1,023.68	825.75	411.88	473.02	222.62	522.32	196.16
Age of firm								
Less than 5 years	588.87	1,121.35	1,325.74	702.82	1,214.88	511.83	634.21	849.25
5-9 years	428.23	1,299.07	739.47	533.45	789.70	1,319.77	628.09	534.62
10-19 years	258.42	726.68	1,036.44	396.32	443.30	530.55	488.23	304.13
20 or more years	102.36	710.39	402.47	233.01	247.68	126.14	260.15	108.16
Multi/single status								
2 or more locations	108.58	964.21	897.08	366.88	249.45	124.87	556.12	109.82
1 location only	170.87	494.24	415.12	209.22	375.83	620.51	226.95	247.74
Percent full-time employees								
Less than 25%	539.60	1,040.08	434.81	1,823.75	1,036.49	688.76	641.07	587.93
25-49 %	323.69	1,584.57	1,729.15	814.99	753.70	395.88	983.65	335.65
50-74 %	208.57	1,000.64	792.81	530.21	758.81	226.87	666.06	219.49
75% or more	104.00	540.87	435.83	194.76	223.00	140.11	230.95	112.91
Union presence								
No union employees	104.49	502.18	385.52	186.39	179.15	154.39	216.26	115.14
Has union employees	206.91	--	2,072.15	776.36	1,311.62	177.32	1,047.06	209.78
Percent low-wage employees								
50% or more low-wage	299.72	1,514.02	1,376.31	844.16	739.03	354.80	820.08	310.30
Less than 50% low-wage	96.43	495.15	399.51	186.12	215.26	127.93	217.52	104.43
Percent women employees								
Less than 25%	274.29	873.72	586.05	264.25	395.24	528.11	306.69	329.42
25-49 %	157.66	987.05	1,048.91	461.23	500.37	161.50	561.50	164.21
50-74 %	132.28	929.11	732.71	412.95	314.80	157.75	473.36	137.80
75% or more	143.66	867.28	595.22	379.15	321.20	176.95	435.79	149.43
Percent age 50 or older employees								
Less than 25%	116.79	618.77	448.20	263.25	310.47	141.43	286.42	126.33
25-49 %	137.46	767.70	516.05	271.72	272.66	175.85	302.40	144.49
50-74 %	256.71	1,055.49	1,203.90	604.81	468.57	364.71	621.54	281.40
75% or more	884.14	1,013.05	1,652.51	1,224.43	2,995.76	360.06	797.48	1,418.87

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

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