

Table I.C.1(2004) 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, 2004

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	3,705	3,998	3,659	3,650	3,684	3,684	3,764	3,687
Industry group **								
Agric., fish., forest.	3,044	4,073	3,138	3,064	2,873	2,893	3,493	2,907
Mining and manufacturing	3,480	3,986	3,362	3,430	3,349	3,530	3,545	3,466
Construction	3,422	3,564	3,153	3,422	3,216	3,952	3,346	3,530
Utilities and transp.	3,552	3,420	3,600	3,228	3,352	3,650	3,433	3,570
Wholesale trade	3,661	4,057	3,852	3,489	3,421	3,780	3,710	3,636
Fin. svcs. and real estate	3,845	4,454	3,989	4,238	3,883	3,687	4,163	3,782
Retail trade	3,545	3,724	3,652	3,613	3,429	3,522	3,675	3,508
Professional services	3,992	4,054	3,761	3,805	4,090	4,024	3,896	4,022
Other services	3,589	4,074	3,921	3,665	3,588	3,396	3,914	3,467
Ownership								
For profit, incorporated	3,616	4,018	3,611	3,566	3,504	3,601	3,727	3,580
For profit, unincorporated	3,616	3,751	3,569	3,544	3,667	3,574	3,647	3,600
Nonprofit	4,196	4,512	4,073	4,243	4,184	4,179	4,239	4,189
Age of firm								
Less than 5 years	3,449	3,428	3,315	3,516	3,464	3,684	3,371	3,588
5-9 years	3,570	3,654	3,381	3,485	3,729	3,586	3,532	3,610
10-19 years	3,571	3,872	3,479	3,497	3,517	3,463	3,654	3,488
20 or more years	3,764	4,303	3,859	3,741	3,720	3,692	3,935	3,715
Unknown	3,698	3,118*	3,557	3,607	3,655	3,700	3,338	3,701
Multi/single status								
2 or more locations	3,700	3,844	4,070	3,895	3,705	3,674	3,778	3,696
1 location only	3,716	4,001	3,614	3,548	3,643	3,988	3,762	3,642
Percent full-time employees								
Less than 25%	3,549	4,339	4,004	3,778	3,242	3,418	4,139	3,366
25-49 %	3,712	4,038	4,115	3,602	3,833	3,594	3,953	3,652
50-74 %	3,938	4,003	3,846	4,024	3,957	3,917	3,909	3,947
75% or more	3,676	3,989	3,602	3,613	3,652	3,659	3,730	3,659
Union presence								
No union employees	3,699	3,980	3,636	3,647	3,683	3,662	3,753	3,675
Has union employees	3,767	4,727	4,036	3,703	3,724	3,751	4,026	3,748
Unknown	3,659	3,512	3,869	3,529	3,550	3,666	3,624	3,660
Percent low wage employees								
50% or more low wage	3,456	4,129	3,764	3,443	3,528	3,290	3,824	3,365
Less than 50% low wage	3,767	3,971	3,641	3,698	3,727	3,786	3,752	3,772

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** 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(2004) Standard error 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, 2004

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	16.42	76.55	45.38	58.95	36.84	36.89	44.23	23.49
Industry group **								
Agric., fish., forest.	125.61	283.07	458.06	515.56	377.38	208.32	192.18	161.21
Mining and manufacturing	27.71	253.23	103.48	93.72	71.16	43.53	94.60	26.04
Construction	61.08	77.78	73.73	228.39	190.49	301.66	74.55	91.75
Utilities and transp.	73.36	314.01	188.41	222.05	217.95	60.64	106.60	77.55
Wholesale trade	60.25	169.50	167.07	128.11	141.26	152.54	86.90	87.12
Fin. svcs. and real estate	47.92	226.95	290.20	234.72	140.50	40.80	139.62	44.98
Retail trade	76.15	113.42	127.03	89.65	80.19	141.80	52.61	102.35
Professional services	42.37	114.93	77.55	89.62	66.35	93.68	84.83	61.03
Other services	32.61	90.67	89.39	134.23	124.23	70.61	75.48	42.13
Ownership								
For profit, incorporated	17.45	105.73	45.20	66.86	50.57	33.49	47.38	23.45
For profit, unincorporated	50.08	51.89	103.28	112.76	141.14	86.62	55.95	64.81
Nonprofit	96.92	141.92	88.11	97.40	62.37	177.44	64.15	110.11
Age of firm								
Less than 5 years	101.76	97.61	151.25	226.64	287.06	338.42	87.16	197.85
5-9 years	43.60	98.77	130.68	107.55	201.21	170.67	58.52	96.33
10-19 years	65.10	112.15	96.85	80.27	82.18	116.77	71.60	75.37
20 or more years	35.69	89.95	78.50	73.12	35.01	73.78	52.76	43.91
Unknown	41.46	942.39*	997.06	508.52	86.94	41.74	427.32	41.68
Multi/single status								
2 or more locations	22.49	241.10	169.76	134.06	48.33	33.55	110.95	22.96
1 location only	34.87	77.22	38.79	65.42	81.63	235.19	43.13	52.63
Percent full-time employees								
Less than 25%	77.44	327.55	392.08	234.18	184.35	187.37	264.51	103.32
25-49 %	58.54	211.96	224.32	200.87	348.30	66.48	103.79	69.41
50-74 %	111.51	99.79	126.52	158.53	155.15	177.11	80.32	142.08
75% or more	21.10	89.29	50.81	72.16	42.07	37.44	51.14	27.90
Union presence								
No union employees	17.71	78.94	52.85	63.84	41.10	50.72	48.41	33.75
Has union employees	86.17	277.11	525.71	222.78	123.46	104.70	181.82	95.28
Unknown	51.32	285.90	869.93	476.49	181.63	49.48	315.63	51.60
Percent low wage employees								
50% or more low wage	47.22	224.07	146.14	88.83	110.14	32.74	133.52	34.99
Less than 50% low wage	22.06	58.26	47.49	56.49	40.96	48.89	33.13	34.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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** 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.