

Table I.D.1(2004) 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, 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	10,006	9,961	9,773	10,062	9,870	10,063	9,898	10,029
Industry group **								
Agric., fish., forest.	8,334	7,879	9,581	9,367	9,609	6,276	8,747	8,223
Mining and manufacturing	9,311	9,661	8,590	9,431	9,280	9,331	9,266	9,316
Construction	9,806	9,570	9,574	10,000	9,500	10,330	9,857	9,753
Utilities and transp.	9,814	9,731	9,848	9,674	9,089	9,937	9,676	9,829
Wholesale trade	9,870	10,499	10,406	10,273	8,908	9,944	10,377	9,702
Fin. svcs. and real estate	10,302	10,495	10,408	10,958	10,714	10,141	10,349	10,297
Retail trade	9,266	9,103	9,178	9,510	9,688	9,142	9,254	9,270
Professional services	10,824	10,406	10,113	10,389	11,018	10,936	10,226	10,939
Other services	9,985	9,817	10,060	10,176	9,202	10,198	9,874	10,018
Ownership								
For profit, incorporated	9,754	9,741	9,604	9,956	9,475	9,809	9,745	9,756
For profit, unincorporated	10,198	10,456	10,031	9,776	10,269	10,226	10,135	10,218
Nonprofit	11,236	10,772	10,950	11,248	11,146	11,310	10,842	11,284
Age of firm								
Less than 5 years	9,661	9,484	9,225	10,558	9,354	9,700	9,717	9,558
5-9 years	9,691	9,577	9,400	9,859	9,721	9,796	9,638	9,734
10-19 years	9,997	9,916	9,916	10,298	9,780	10,045	9,994	9,999
20 or more years	9,988	10,221	9,853	9,998	9,923	10,006	9,948	9,996
Unknown	10,128	7,654*	10,695*	9,205	9,636	10,143	7,949	10,133
Multi/single status								
2 or more locations	10,036	9,451	10,368	10,736	9,908	10,024	10,266	10,030
1 location only	9,925	9,977	9,717	9,792	9,796	11,176	9,854	10,020
Percent full-time employees								
Less than 25%	10,791	8,909	9,567	11,488	9,362	11,277	9,165	11,138
25-49 %	9,888	9,912	10,052	10,448	10,075	9,771	10,130	9,843
50-74 %	10,113	10,155	10,023	9,707	9,940	10,205	9,998	10,138
75% or more	9,984	9,960	9,739	10,048	9,863	10,036	9,892	10,004
Union presence								
No union employees	9,917	9,945	9,634	10,043	9,775	9,989	9,886	9,927
Has union employees	10,084	10,211	10,707	10,024	10,468	9,999	9,991	10,091
Unknown	10,289	9,891	10,159	11,498	9,186	10,330	10,011	10,293
Percent low wage employees								
50% or more low wage	9,441	9,055	9,806	9,408	9,096	9,567	9,379	9,451
Less than 50% low wage	10,098	10,081	9,770	10,159	10,009	10,147	9,964	10,127

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.D.1(2004) Standard error 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, 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	28.25	175.50	144.61	159.63	115.94	60.91	105.77	43.92
Industry group **								
Agric., fish., forest.	575.55	688.72	2,210.46	1,450.26	1,490.00	823.90	607.27	796.78
Mining and manufacturing	100.69	301.50	335.05	205.30	262.33	117.37	328.97	114.23
Construction	187.34	140.76	401.99	541.98	370.88	575.21	241.94	307.53
Utilities and transp.	234.54	631.42	417.18	540.36	596.95	255.69	315.49	243.47
Wholesale trade	204.96	534.64	375.53	171.59	346.03	263.62	321.48	220.07
Fin. svcs. and real estate	84.81	534.01	557.84	620.17	290.58	100.48	336.15	87.41
Retail trade	62.60	309.45	250.67	326.51	340.51	84.71	194.09	80.29
Professional services	109.88	283.33	205.30	281.78	189.86	158.20	156.82	120.60
Other services	137.51	386.08	262.52	415.79	285.22	228.63	213.94	165.53
Ownership								
For profit, incorporated	29.31	178.87	148.24	152.70	107.27	51.90	93.76	35.28
For profit, unincorporated	147.57	352.81	371.02	356.35	430.70	198.30	246.23	202.89
Nonprofit	180.90	574.45	233.23	283.92	216.82	300.76	179.29	202.07
Age of firm								
Less than 5 years	144.00	371.14	508.83	567.21	311.67	944.96	298.57	286.18
5-9 years	156.25	352.59	384.37	427.26	423.51	487.82	197.28	308.13
10-19 years	176.87	213.30	418.21	288.79	374.85	245.66	266.78	197.37
20 or more years	54.23	216.83	157.73	201.25	146.38	102.78	147.33	72.29
Unknown	69.69	2,420.41 *	3,216.88 *	1,474.94	266.50	71.38	1,537.15	69.04
Multi/single status								
2 or more locations	48.31	1,025.52	344.77	358.96	125.75	57.35	290.75	48.36
1 location only	111.89	173.40	152.95	186.84	156.18	581.26	108.41	178.37
Percent full-time employees								
Less than 25%	448.60	482.89	800.95	733.48	315.35	793.71	375.43	602.72
25-49 %	248.01	401.53	549.73	702.93	356.08	390.81	189.54	298.74
50-74 %	139.37	237.12	387.64	319.64	484.72	146.66	243.47	145.93
75% or more	37.22	202.32	175.18	190.47	117.10	81.74	112.69	59.89
Union presence								
No union employees	40.96	165.82	116.29	158.56	80.20	127.91	102.16	62.82
Has union employees	138.35	668.45	562.40	419.60	355.92	165.79	355.30	136.23
Unknown	131.48	1,455.12	2,232.31	870.26	565.63	140.21	637.80	134.19
Percent low wage employees								
50% or more low wage	116.31	262.93	347.91	411.70	256.95	100.94	205.65	132.42
Less than 50% low wage	38.85	183.35	153.84	188.93	106.06	76.21	113.48	54.97

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.