Table I.A.2.c(2014) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2014

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.0\% | 35.4\% | 24.5\% | 10.9\% | 4.2\% | 2.3\% | 30.0\% | 3.5\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 35.1\% | 33.3\% | 60.7\% | -- | -- | -- | 37.8\% | -- |
| Mining and manufacturing | 19.0\% | 38.8\% | 23.7\% | -- | -- | -- | 28.8\% | -- |
| Construction | 38.7\% | 49.8\% | 25.0\% | -- | -- | -- | 41.5\% | -- |
| Utilities and transp. | 18.2\% | 30.4\% | 30.4\% | -- | -- | -- | 28.3\% | -- |
| Wholesale trade | 23.5\% | 48.5\% | 33.8\% | -- | -- | -- | 38.7\% | -- |
| Fin. svs. and real estate | 11.7\% | 34.8\% | 27.0\% | -- | -- | -- | 30.0\% | -- |
| Retail trade | 7.8\% | 26.4\% | 19.0\% | -- | -- | -- | 21.9\% | -- |
| Professional services | 17.5\% | 31.5\% | 19.7\% | -- | -- | -- | 26.6\% | -- |
| Other services | 17.1\% | 32.7\% | 25.0\% | -- | -- | -- | 28.7\% | -- |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 16.6\% | 36.6\% | 24.1\% | -- | -- | -- | 30.6\% | -- |
| For profit, unincorporated | 19.0\% | 30.7\% | 27.2\% | -- | -- | -- | 27.8\% | -- |
| Nonprofit | 17.6\% | 36.2\% | 23.3\% | -- | -- | -- | 29.4\% | -- |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 32.3\% | 38.1\% | 32.4\% | -- | -- | -- | 35.6\% | -- |
| 5-9 years | 23.1\% | 29.7\% | 21.8\% | -- | -- | -- | 25.9\% | -- |
| 10-19 years | 25.7\% | 37.1\% | 25.2\% | -- | -- | -- | 31.1\% | -- |
| 20 or more years | 12.3\% | 35.7\% | 23.6\% | -- | -- | -- | 29.3\% | -- |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 3.9\% | 37.3\% | 23.0\% | -- | -- | -- | 17.2\% | -- |
| 1 location only | 29.4\% | 35.3\% | 24.7\% | -- | -- | -- | 31.1\% | -- |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 15.7\% | 32.0\% | 31.2\% | -- | -- | -- | 31.2\% | -- |
| 25-49 \% | 13.5\% | 34.3\% | 20.6\% | -- | -- | -- | 27.9\% | -- |
| 50-74 \% | 15.3\% | 34.3\% | 26.1\% | -- | -- | -- | 30.2\% | -- |
| 75\% or more | 18.0\% | 35.9\% | 24.2\% | -- | -- | -- | 30.0\% | -- |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 18.6\% | 34.7\% | 22.9\% | -- | -- | -- | 29.1\% | -- |
| Has union employees | 14.2\% | 57.7\% | 53.1\% | -- | -- | -- | 53.3\% | -- |
| Unknown | 4.7\% | -- | -- | -- | -- | - | 35.0\%* | -- |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 10.2\% | 29.3\% | 26.0\% | -- | -- | -- | 26.1\% | -- |
| Less than 50\% low-wage | 19.5\% | 36.5\% | 24.2\% | -- | -- | -- | 30.7\% | -- |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.
-- 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. States, 2014

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.47\% | 1.20\% | 1.38\% | 0.77\% | 0.49\% | 0.32\% | 0.84\% | 0.26\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.88\% | 7.12\% | 14.54\% | -- | -- | -- | 6.74\% | -- |
| Mining and manufacturing | 1.96\% | 4.91\% | 4.59\% | -- | -- | -- | 3.06\% | -- |
| Construction | 2.50\% | 3.83\% | 3.83\% | -- | -- | -- | 2.82\% | -- |
| Utilities and transp. | 2.68\% | 7.25\% | 8.86\% | -- | -- | -- | 4.88\% | -- |
| Wholesale trade | 2.11\% | 4.67\% | 5.17\% | -- | -- | -- | 3.20\% | -- |
| Fin. svs. and real estate | 1.14\% | 3.64\% | 5.14\% | -- | -- | -- | 2.73\% | -- |
| Retail trade | 0.86\% | 3.60\% | 4.19\% | -- | -- | -- | 2.47\% | -- |
| Professional services | 0.97\% | 2.04\% | 2.23\% | -- | -- | -- | 1.48\% | -- |
| Other services | 1.05\% | 2.65\% | 3.04\% | -- | -- | -- | 1.80\% | -- |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.55\% | 1.44\% | 1.60\% | -- | -- | -- | 1.01\% | -- |
| For profit, unincorporated | 1.35\% | 2.59\% | 3.93\% | -- | -- | -- | 1.98\% | -- |
| Nonprofit | 1.34\% | 3.62\% | 3.76\% | -- | -- | -- | 2.34\% | -- |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.46\% | 3.26\% | 6.10\% | -- | -- | -- | 2.72\% | -- |
| 5-9 years | 1.80\% | 2.74\% | 3.93\% | -- | -- | -- | 2.08\% | -- |
| 10-19 years | 1.35\% | 2.36\% | 2.70\% | -- | -- | -- | 1.67\% | -- |
| 20 or more years | 0.49\% | 1.83\% | 1.80\% | -- | -- | -- | 1.20\% | -- |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.30\% | 10.05\% | 3.44\% | -- | -- | -- | 2.00\% | -- |
| 1 location only | 0.83\% | 1.20\% | 1.51\% | -- | -- | -- | 0.90\% | -- |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.82\% | 5.24\% | 7.51\% | -- | -- | -- | 3.73\% | -- |
| 25-49 \% | 1.44\% | 4.50\% | 4.25\% | -- | -- | -- | 2.90\% | -- |
| 50-74 \% | 1.16\% | 2.91\% | 4.07\% | -- | -- | -- | 2.18\% | -- |
| 75\% or more | 0.59\% | 1.42\% | 1.59\% | -- | -- | -- | 0.99\% | -- |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.55\% | 1.21\% | 1.40\% | -- | -- | -- | 0.85\% | -- |
| Has union employees | 1.39\% | 7.92\% | 7.13\% | -- | -- | -- | 4.68\% | -- |
| Unknown | 0.82\% | -- | -- | -- | -- | -- | 11.35\%* | -- |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.77\% | 2.78\% | 4.10\% | -- | -- | -- | 2.00\% | -- |
| Less than 50\% low-wage | 0.58\% | 1.32\% | 1.46\% | -- | -- | -- | 0.93\% | -- |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.
-- 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.

