employee contribution 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 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 15.6\% | 60.6\% | 43.5\% | 27.2\% | 14.9\% | 3.7\% | 44.7\% | 8.8\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 28.6\% | -- | -- | -- | -- | -- | 59.4\% | 13.0\%* |
| Mining and manufacturing | 12.0\% | 54.5\% | 32.0\% | 19.9\% | 11.3\% | 6.2\% | 34.3\% | 8.8\% |
| Construction | 40.3\% | 65.6\% | 44.9\% | 36.7\% | 41.5\% | 15.5\%* | 48.3\% | 33.6\% |
| Utilities and transp. | 11.4\% | 48.8\% | 55.1\% | 25.3\% | 8.1\%* | 4.8\%* | 34.4\% | 7.7\% |
| Wholesale trade | 20.4\% | 61.2\% | 49.9\% | 30.3\% | 10.2\%* | 3.8\%* | 45.3\% | 10.7\% |
| Fin. svs. and real estate | 13.1\% | 64.1\% | 50.6\% | 32.6\% | 13.4\% | 3.8\% | 49.6\% | 7.7\% |
| Retail trade | 10.0\% | 58.3\% | 31.9\% | 17.5\% | 12.7\%* | 1.1\% | 37.8\% | 4.5\% |
| Professional services | 14.4\% | 62.2\% | 46.6\% | 26.8\% | 13.3\% | 2.8\% | 49.0\% | 7.2\% |
| Other services | 17.5\% | 56.1\% | 40.1\% | 29.5\% | 18.3\% | 4.6\% | 42.1\% | 10.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 15.0\% | 59.6\% | 42.8\% | 26.4\% | 15.8\% | 3.5\% | 44.2\% | 8.2\% |
| For profit, unincorporated | 20.3\% | 63.2\% | 45.4\% | 21.8\% | 13.2\%* | 5.1\%* | 45.1\% | 10.5\% |
| Nonprofit | 14.6\% | 61.9\% | 45.4\% | 35.9\% | 13.7\% | 4.4\% | 47.4\% | 10.3\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 26.4\% | 51.2\% | 32.9\% | 21.6\% | 10.3\%* | 24.3\%* | 39.4\% | 15.4\% |
| 5-9 years | 32.5\% | 62.1\% | 36.3\% | 29.3\% | 19.0\% | 15.2\%* | 43.9\% | 21.4\% |
| 10-19 years | 26.5\% | 63.1\% | 45.7\% | 26.9\% | 11.7\% | 6.3\%* | 46.1\% | 13.5\% |
| 20 or more years | 12.2\% | 61.2\% | 45.5\% | 27.7\% | 15.7\% | 3.4\% | 45.1\% | 7.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 6.8\% | 83.2\% | 43.3\% | 27.2\% | 12.8\% | 3.5\% | 35.3\% | 6.0\% |
| 1 location only | 32.6\% | 60.3\% | 43.5\% | 27.2\% | 17.6\% | 11.9\%* | 45.6\% | 19.4\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 20.6\% | 77.9\% | 31.5\% | 31.6\% | 20.2\% | 4.5\%* | 54.3\% | 10.6\% |
| 25-49 \% | 11.0\% | 51.5\% | 43.4\% | 15.2\% | 12.7\%* | 1.4\%* | 38.4\% | 5.2\% |
| 50-74 \% | 11.6\% | 65.3\% | 37.8\% | 25.5\% | 10.3\% | 2.0\% | 44.7\% | 5.6\% |
| 75\% or more | 16.3\% | 59.6\% | 44.3\% | 28.0\% | 15.5\% | 4.2\% | 44.7\% | 9.5\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 18.8\% | 60.7\% | 42.2\% | 26.3\% | 12.6\% | 3.2\% | 44.1\% | 9.8\% |
| Has union employees | 12.1\% | 57.3\% | 71.4\% | 42.1\% | 29.3\% | 4.7\% | 58.6\% | 9.9\% |
| Unknown | 4.4\% | -- | - | -- | 25.1\%* | 3.7\% | 39.9\%* | 4.3\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 10.3\% | 61.3\% | 31.1\% | 21.4\% | 11.6\% | 2.3\% | 37.7\% | 6.0\% |
| Less than 50\% low-wage | 16.6\% | 60.4\% | 44.7\% | 28.0\% | 15.5\% | 4.1\% | 45.6\% | 9.4\% |

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.

Table I.C.4.a(2014) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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 | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.44\% | 1.59\% | 1.88\% | 1.43\% | 1.21\% | 0.36\% | 1.05\% | 0.47\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.17\% | -- | -- | -- | -- | -- | 8.65\% | 5.62\%* |
| Mining and manufacturing | 1.32\% | 6.16\% | 5.12\% | 3.52\% | 3.21\% | 1.44\% | 3.43\% | 1.42\% |
| Construction | 2.91\% | 4.38\% | 5.68\% | 5.67\% | 7.22\% | 5.86\%* | 3.38\% | 4.60\% |
| Utilities and transp. | 1.57\% | 9.85\% | 10.04\% | 6.27\% | 3.79\%* | 1.46\%* | 5.29\% | 1.56\% |
| Wholesale trade | 2.07\% | 5.75\% | 6.46\% | 4.53\% | 5.40\%* | 1.59\%* | 3.54\% | 2.48\% |
| Fin. svs. and real estate | 1.28\% | 4.86\% | 6.05\% | 6.44\% | 2.43\% | 1.01\% | 3.41\% | 1.23\% |
| Retail trade | 1.06\% | 5.54\% | 5.55\% | 3.65\% | 5.02\% * | 0.30\% | 3.37\% | 1.03\% |
| Professional services | 0.70\% | 2.69\% | 3.49\% | 2.42\% | 1.78\% | 0.50\% | 1.92\% | 0.66\% |
| Other services | 1.12\% | 3.80\% | 4.21\% | 3.52\% | 2.94\% | 1.06\% | 2.45\% | 1.19\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.52\% | 1.92\% | 2.21\% | 1.69\% | 1.56\% | 0.42\% | 1.26\% | 0.54\% |
| For profit, unincorporated | 1.53\% | 3.32\% | 4.69\% | 3.51\% | 4.03\% * | 1.57\%* | 2.47\% | 1.87\% |
| Nonprofit | 0.99\% | 5.15\% | 5.42\% | 3.86\% | 1.90\% | 0.76\% | 3.14\% | 1.00\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.91\% | 4.87\% | 7.90\% | 5.88\% | 3.48\% * | 13.64\%* | 3.86\% | 4.10\% |
| 5-9 years | 2.37\% | 3.89\% | 5.27\% | 4.07\% | 5.66\% | 7.12\%* | 2.81\% | 3.75\% |
| 10-19 years | 1.36\% | 3.07\% | 3.51\% | 2.85\% | 2.01\% | 2.05\%* | 2.07\% | 1.55\% |
| 20 or more years | 0.48\% | 2.27\% | 2.54\% | 1.90\% | 1.51\% | 0.34\% | 1.46\% | 0.48\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.42\% | 7.21\% | 5.16\% | 2.95\% | 1.41\% | 0.34\% | 3.03\% | 0.42\% |
| 1 location only | 0.94\% | 1.60\% | 1.98\% | 1.64\% | 2.07\% | 4.47\%* | 1.12\% | 1.48\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.29\% | 5.56\% | 8.79\% | 6.19\% | 5.01\% | 1.97\%* | 5.12\% | 2.13\% |
| 25-49 \% | 1.20\% | 7.07\% | 6.43\% | 3.02\% | 4.14\% * | 0.50\%* | 3.65\% | 1.19\% |
| 50-74 \% | 0.83\% | 3.70\% | 4.91\% | 3.81\% | 2.04\% | 0.57\% | 2.72\% | 0.76\% |
| 75\% or more | 0.53\% | 1.84\% | 2.10\% | 1.63\% | 1.40\% | 0.45\% | 1.20\% | 0.56\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.54\% | 1.60\% | 1.91\% | 1.47\% | 1.14\% | 0.50\% | 1.06\% | 0.60\% |
| Has union employees | 1.25\% | 12.50\% | 7.68\% | 6.15\% | 4.96\% | 0.88\% | 5.77\% | 1.25\% |
| Unknown | 0.64\% | - | -- | -- | 8.68\%* | 0.60\% | 15.22\%* | 0.64\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.84\% | 4.27\% | 4.71\% | 4.52\% | 1.92\% | 0.56\% | 2.64\% | 0.87\% |
| Less than 50\% low-wage | 0.50\% | 1.71\% | 2.00\% | 1.51\% | 1.38\% | 0.43\% | 1.13\% | 0.53\% |

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.

