employee contribution by firm size and selected characteristics: United States, 2014

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employes } \end{array}$ | $\begin{array}{r} \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 9.2\% | 53.6\% | 27.4\% | 17.7\% | 9.6\% | 3.4\% | 32.6\% | 5.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 37.4\% | -- | -- | -- | -- | -- | 77.4\% | 20.0\% * |
| Mining and manufacturing | 8.1\% | 54.6\% | 32.5\% | 4.2\%* | 7.2\%* | 6.7\%* | 24.2\% | 6.7\% |
| Construction | 37.9\% | 66.9\% | 25.5\% | 47.7\% | 39.0\% | 14.0\%* | 45.7\% | 32.1\% |
| Utilities and transp. | 6.2\% | 50.5\%* | 15.3\%* | 22.9\%* | 7.4\%* | 3.0\%* | 18.8\% | 5.1\%* |
| Wholesale trade | 12.6\% | 68.9\% | 43.1\% | 9.2\%* | 3.9\%* | 7.1\%* | 38.8\% | 6.0\%* |
| Fin. svs. and real estate | 5.3\% | 51.6\% | 24.7\% | 19.1\%* | 1.5\%* | 2.4\%* | 30.5\% | 3.1\% |
| Retail trade | 4.7\% | 60.2\% | 13.5\%* | 5.4\%* | 3.0\%* | 1.2\%* | 28.5\% | 1.5\%* |
| Professional services | 5.5\% | 43.9\% | 21.8\% | 12.0\% | 6.0\%* | 1.2\% | 26.0\% | 2.8\% |
| Other services | 12.8\% | 47.2\% | 28.0\% | 21.8\% | 16.7\% | 5.3\%* | 33.3\% | 8.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 9.5\% | 53.9\% | 27.7\% | 19.1\% | 9.3\% | 3.7\% | 34.1\% | 5.6\% |
| For profit, unincorporated | 13.1\% | 51.1\% | 30.7\% | 11.1\%* | 14.5\%* | 3.7\%* | 28.7\% | 8.7\% |
| Nonprofit | 5.7\% | 55.9\% | 19.7\%* | 17.2\% | 6.8\% | 2.0\% | 26.3\% | 4.0\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 24.6\% | 47.5\% | 20.2\%* | 11.8\%* | 8.7\%* | 41.2\%* | 30.6\% | 21.4\%* |
| 5-9 years | 19.7\% | 46.7\% | 28.5\% | 15.9\%* | 13.7\%* | 1.2\%* | 33.3\% | 9.1\%* |
| 10-19 years | 20.1\% | 57.5\% | 29.0\% | 18.7\% | 15.0\% | 4.0\%* | 34.0\% | 13.0\% |
| 20 or more years | 6.7\% | 55.8\% | 27.2\% | 18.2\% | 7.8\% | 2.9\% | 32.0\% | 4.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 3.8\% | -- | 38.6\% | 8.1\% | 6.1\% | 2.9\% | 22.0\% | 3.5\% |
| 1 location only | 24.3\% | 53.7\% | 26.4\% | 20.3\% | 14.4\% | 17.2\%* | 33.6\% | 16.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 12.8\% | -- | -- | 32.9\% | 10.6\%* | 0.1\%* | 63.5\% | 3.3\%* |
| 25-49 \% | 9.3\% | 61.3\% | 28.1\%* | 13.8\%* | 14.4\%* | 0.7\%* | 41.4\% | 3.9\%* |
| 50-74 \% | 6.5\% | 59.1\% | 19.0\% | 18.9\% | 2.9\%* | 1.5\%* | 35.5\% | 2.5\% |
| 75\% or more | 9.5\% | 51.8\% | 27.6\% | 17.6\% | 9.9\% | 3.9\% | 31.5\% | 6.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 9.7\% | 52.3\% | 26.1\% | 12.8\% | 4.9\% | 3.0\%* | 29.6\% | 4.8\% |
| Has union employees | 12.7\% | 72.7\% | 37.0\% | 52.0\% | 29.9\% | 4.5\% | 56.6\% | 9.5\% |
| Unknown | 3.1\% | -- | -- | -- | 5.3\%* | 3.0\% | -- | 3.1\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 6.8\% | 57.1\% | 34.2\%* | 14.3\% | 5.9\%* | 2.2\%* | 35.3\% | 3.4\% |
| Less than 50\% low-wage | 9.5\% | 53.2\% | 26.9\% | 18.0\% | 9.9\% | 3.6\% | 32.3\% | 5.8\% |

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.D.4.a(2014) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2014

| Characteristics | Total | $\text { Less than } 10$ employees | 10-24 <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r}\text { Less than } \\ 50 \\ \hline\end{array}$ employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.52\% | 2.20\% | 2.23\% | 2.01\% | 1.31\% | 0.60\% | 1.48\% | 0.54\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 8.68\% | -- | -- | -- | -- | -- | 9.26\% | 8.80\% * |
| Mining and manufacturing | 1.42\% | 8.02\% | 7.21\% | 1.84\%* | 2.48\%* | 2.05\%* | 3.69\% | 1.51\% |
| Construction | 3.65\% | 5.78\% | 5.51\% | 7.56\% | 8.37\% | 4.90\%* | 5.03\% | 5.07\% |
| Utilities and transp. | 1.60\% | 15.68\%* | 7.93\%* | 13.81\%* | 4.09\%* | 0.94\%* | 5.42\% | 1.68\%* |
| Wholesale trade | 2.17\% | 6.57\% | 7.73\% | 3.26\%* | 1.58\%* | 3.85\%* | 4.42\% | 2.41\%* |
| Fin. svs. and real estate | 0.92\% | 6.95\% | 7.34\% | 7.31\%* | 0.78\% * | 0.92\%* | 4.31\% | 0.90\% |
| Retail trade | 0.77\% | 7.54\% | 4.66\% * | 2.05\%* | 2.49\%* | 0.49\%* | 4.45\% | 0.51\% * |
| Professional services | 0.51\% | 3.76\% | 3.48\% | 2.45\% | 1.86\%* | 0.31\% | 2.10\% | 0.49\% |
| Other services | 2.05\% | 5.31\% | 5.25\% | 5.31\% | 4.33\% | 3.05\%* | 3.45\% | 2.41\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.64\% | 2.59\% | 2.58\% | 2.48\% | 1.59\% | 0.77\% | 1.80\% | 0.67\% |
| For profit, unincorporated | 1.73\% | 5.28\% | 6.01\% | 4.02\%* | 4.73\% * | 1.47\%* | 3.12\% | 2.03\% |
| Nonprofit | 0.72\% | 6.23\% | 6.14\% * | 5.04\% | 1.71\% | 0.53\% | 3.51\% | 0.72\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 6.40\% | 6.22\% | 7.90\%* | 3.98\%* | 3.45\%* | 22.09\%* | 4.25\% | 9.83\% * |
| 5-9 years | 3.02\% | 5.45\% | 6.95\% | 6.83\%* | 5.79\%* | 1.02\%* | 4.52\% | 3.36\% * |
| 10-19 years | 1.83\% | 4.04\% | 4.24\% | 4.15\% | 3.97\% | 1.70\%* | 2.51\% | 2.46\% |
| 20 or more years | 0.48\% | 3.42\% | 3.04\% | 2.62\% | 1.41\% | 0.48\% | 2.17\% | 0.47\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.42\% | -- | 7.60\% | 1.84\% | 1.07\% | 0.47\% | 3.57\% | 0.42\% |
| 1 location only | 1.43\% | 2.22\% | 2.33\% | 2.46\% | 2.66\% | 10.52\%* | 1.59\% | 2.33\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.28\% | -- | -- | 7.34\% | 5.86\%* | 0.07\%* | 7.32\% | 1.36\%* |
| 25-49 \% | 2.11\% | 8.34\% | 9.28\% * | 5.05\%* | 9.66\%* | 0.41\%* | 5.65\% | 2.25\%* |
| 50-74 \% | 0.75\% | 5.41\% | 4.39\% | 5.21\% | 1.66\%* | 0.49\%* | 3.50\% | 0.61\% |
| 75\% or more | 0.60\% | 2.52\% | 2.47\% | 2.21\% | 1.42\% | 0.71\% | 1.67\% | 0.63\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.64\% | 2.24\% | 2.31\% | 1.64\% | 0.93\% | 1.06\%* | 1.29\% | 0.74\% |
| Has union employees | 1.43\% | 9.56\% | 8.72\% | 7.65\% | 5.00\% | 1.15\% | 6.88\% | 1.35\% |
| Unknown | 0.58\% | -- | -- | -- | 3.39\% * | 0.58\% | -- | 0.58\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 1.01\% | 6.59\% | 11.35\%* | 3.53\% | 3.42\% * | 0.76\%* | 4.90\% | 0.87\% |
| Less than 50\% low-wage | 0.56\% | 2.33\% | 2.24\% | 2.14\% | 1.39\% | 0.67\% | 1.55\% | 0.60\% |

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.

