employee contribution by firm size and selected characteristics: United States, 2016

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 13.5\% | 57.9\% | 36.9\% | 22.9\% | 13.4\% | 4.1\% | 38.6\% | 8.3\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 40.4\% | -- | -- | -- | -- | -- | 46.2\% | 38.4\%* |
| Mining and manufacturing | 9.5\% | 53.5\% | 34.0\% | 17.9\% | 9.9\% | 4.0\% | 27.2\% | 7.3\% |
| Construction | 25.8\% | 59.8\% | 30.7\% | 20.0\% | 14.0\% | 32.2\%* | 34.3\% | 19.5\% |
| Utilities and transp. | 8.3\% | 61.0\% | 15.6\%* | 23.0\% | 11.2\%* | 3.8\%* | 28.4\% | 5.9\% |
| Wholesale trade | 15.8\% | 50.1\% | 36.2\% | 29.8\% | 9.9\% | 2.6\%* | 40.2\% | 6.9\% |
| Fin. svs. and real estate | 11.3\% | 60.1\% | 47.5\% | 29.9\% | 12.1\% | 3.5\% | 47.1\% | 6.7\% |
| Retail trade | 8.6\% | 50.2\% | 32.6\% | 15.2\% | 5.2\%* | 1.7\%* | 32.3\% | 3.3\% |
| Professional services | 14.7\% | 59.9\% | 40.5\% | 28.0\% | 16.4\% | 4.1\% | 44.0\% | 9.3\% |
| Other services | 15.2\% | 60.7\% | 36.5\% | 19.4\% | 12.3\% | 5.2\%* | 39.5\% | 8.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 13.0\% | 58.4\% | 34.4\% | 22.8\% | 13.8\% | 3.8\% | 37.7\% | 7.7\% |
| For profit, unincorporated | 16.6\% | 56.7\% | 41.5\% | 16.1\% | 9.8\% | 6.9\%* | 38.5\% | 9.2\% |
| Nonprofit | 13.1\% | 57.8\% | 47.7\% | 32.3\% | 15.2\% | 4.0\% | 45.5\% | 9.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 21.2\% | 51.8\% | 33.4\% | 14.8\% | 15.6\%* | 0.6\%* | 35.3\% | 12.3\% |
| 5-9 years | 24.6\% | 50.2\% | 31.5\% | 20.4\% | 19.8\% | 2.7\%* | 32.0\% | 18.3\% |
| 10-19 years | 24.4\% | 54.6\% | 35.9\% | 22.1\% | 22.3\% | 2.5\%* | 38.3\% | 16.2\% |
| 20 or more years | 10.7\% | 64.4\% | 39.2\% | 25.0\% | 10.6\% | 4.2\% | 41.1\% | 6.8\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 6.4\% | 69.3\% | 33.1\% | 22.8\% | 10.2\% | 4.1\% | 28.4\% | 5.9\% |
| 1 location only | 28.0\% | 57.8\% | 37.2\% | 22.9\% | 17.7\% | 3.2\%* | 39.7\% | 17.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 15.2\% | 62.8\% | 36.4\%* | 30.8\% | 11.9\% | 1.9\%* | 38.3\% | 10.4\% |
| 25-49 \% | 11.4\% | 61.6\% | 45.6\% | 20.2\% | 10.0\%* | 1.7\%* | 40.6\% | 5.8\% |
| 50-74 \% | 12.0\% | 57.4\% | 31.4\% | 20.1\% | 15.3\% | 1.7\%* | 37.9\% | 6.8\% |
| 75\% or more | 13.8\% | 57.8\% | 37.2\% | 23.2\% | 13.4\% | 4.6\% | 38.7\% | 8.5\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 15.0\% | 57.8\% | 35.6\% | 22.6\% | 13.8\% | 4.1\% | 37.8\% | 9.1\% |
| Has union employees | 6.9\% | 63.2\% | 65.4\% | 28.7\% | 10.2\% | 4.0\% | 60.8\% | 5.1\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 10.1\% | 63.8\% | 30.9\% | 18.6\% | 12.5\% | 1.9\% | 32.4\% | 7.2\% |
| Less than 50\% low-wage | 14.0\% | 57.4\% | 37.4\% | 23.5\% | 13.6\% | 4.4\% | 39.2\% | 8.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { 10 } \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.47\% | 1.95\% | 1.83\% | 1.19\% | 1.30\% | 0.53\% | 1.06\% | 0.53\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 10.12\% | -- | -- | -- | -- | -- | 9.95\% | 13.31\%* |
| Mining and manufacturing | 0.95\% | 8.00\% | 5.79\% | 3.03\% | 2.32\% | 0.82\% | 2.97\% | 0.99\% |
| Construction | 3.02\% | 5.89\% | 5.05\% | 3.35\% | 3.51\% | 16.00\%* | 3.12\% | 4.90\% |
| Utilities and transp. | 1.42\% | 11.66\% | 5.86\%* | 6.02\% | 5.42\%* | 1.24\%* | 5.35\% | 1.44\% |
| Wholesale trade | 1.57\% | 8.01\% | 5.90\% | 4.54\% | 2.65\% | 0.96\%* | 3.87\% | 1.29\% |
| Fin. svs. and real estate | 1.04\% | 5.57\% | 7.42\% | 5.13\% | 3.02\% | 0.74\% | 3.91\% | 0.97\% |
| Retail trade | 1.02\% | 6.34\% | 5.50\% | 3.73\% | 1.68\%* | 0.89\%* | 3.29\% | 0.92\% |
| Professional services | 1.00\% | 3.15\% | 3.13\% | 2.31\% | 2.89\% | 1.02\% | 1.87\% | 1.15\% |
| Other services | 1.16\% | 4.57\% | 4.69\% | 2.46\% | 2.40\% | 1.65\%* | 2.56\% | 1.27\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.59\% | 2.37\% | 2.12\% | 1.46\% | 1.96\% | 0.56\% | 1.27\% | 0.66\% |
| For profit, unincorporated | 1.38\% | 3.79\% | 4.34\% | 2.55\% | 1.91\% | 2.99\%* | 2.38\% | 1.67\% |
| Nonprofit | 0.93\% | 6.78\% | 6.09\% | 3.23\% | 1.89\% | 0.91\% | 3.40\% | 0.92\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.57\% | 5.70\% | 6.71\% | 3.58\% | 5.53\%* | 0.51\%* | 3.61\% | 3.39\% |
| 5-9 years | 2.11\% | 5.03\% | 4.45\% | 3.20\% | 4.92\% | 2.47\%* | 2.68\% | 3.22\% |
| 10-19 years | 1.94\% | 3.41\% | 3.52\% | 2.54\% | 5.47\% | 1.09\%* | 2.07\% | 3.00\% |
| 20 or more years | 0.46\% | 3.03\% | 2.58\% | 1.60\% | 0.99\% | 0.55\% | 1.51\% | 0.48\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.47\% | 11.84\% | 5.17\% | 2.20\% | 1.11\% | 0.54\% | 2.88\% | 0.48\% |
| 1 location only | 1.00\% | 1.96\% | 1.93\% | 1.40\% | 2.57\% | 1.38\%* | 1.12\% | 1.67\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.24\% | 11.79\% | 10.94\%* | 7.96\% | 3.32\% | 0.84\%* | 5.85\% | 2.46\% |
| 25-49 \% | 1.30\% | 9.38\% | 7.02\% | 3.51\% | 3.16\%* | 0.63\%* | 4.29\% | 1.15\% |
| 50-74 \% | 1.28\% | 4.93\% | 4.57\% | 3.10\% | 4.26\% | 0.65\%* | 2.91\% | 1.43\% |
| 75\% or more | 0.54\% | 2.19\% | 2.06\% | 1.35\% | 1.46\% | 0.62\% | 1.19\% | 0.60\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.53\% | 1.98\% | 1.83\% | 1.22\% | 1.41\% | 0.59\% | 1.06\% | 0.61\% |
| Has union employees | 1.00\% | 10.19\% | 9.52\% | 5.78\% | 2.18\% | 1.09\% | 5.88\% | 0.98\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 1.19\% | 6.55\% | 4.83\% | 3.10\% | 3.39\% | 0.52\% | 3.05\% | 1.29\% |
| Less than 50\% low-wage | 0.51\% | 2.04\% | 1.93\% | 1.28\% | 1.41\% | 0.59\% | 1.12\% | 0.58\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.

